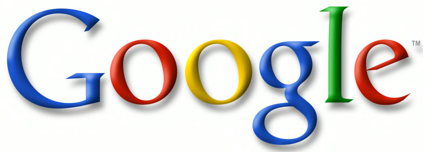

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Bucking the Tiger

BY
ACHMED
ABDULLAH

ROBERT J. SHORES *PUBLISHER*

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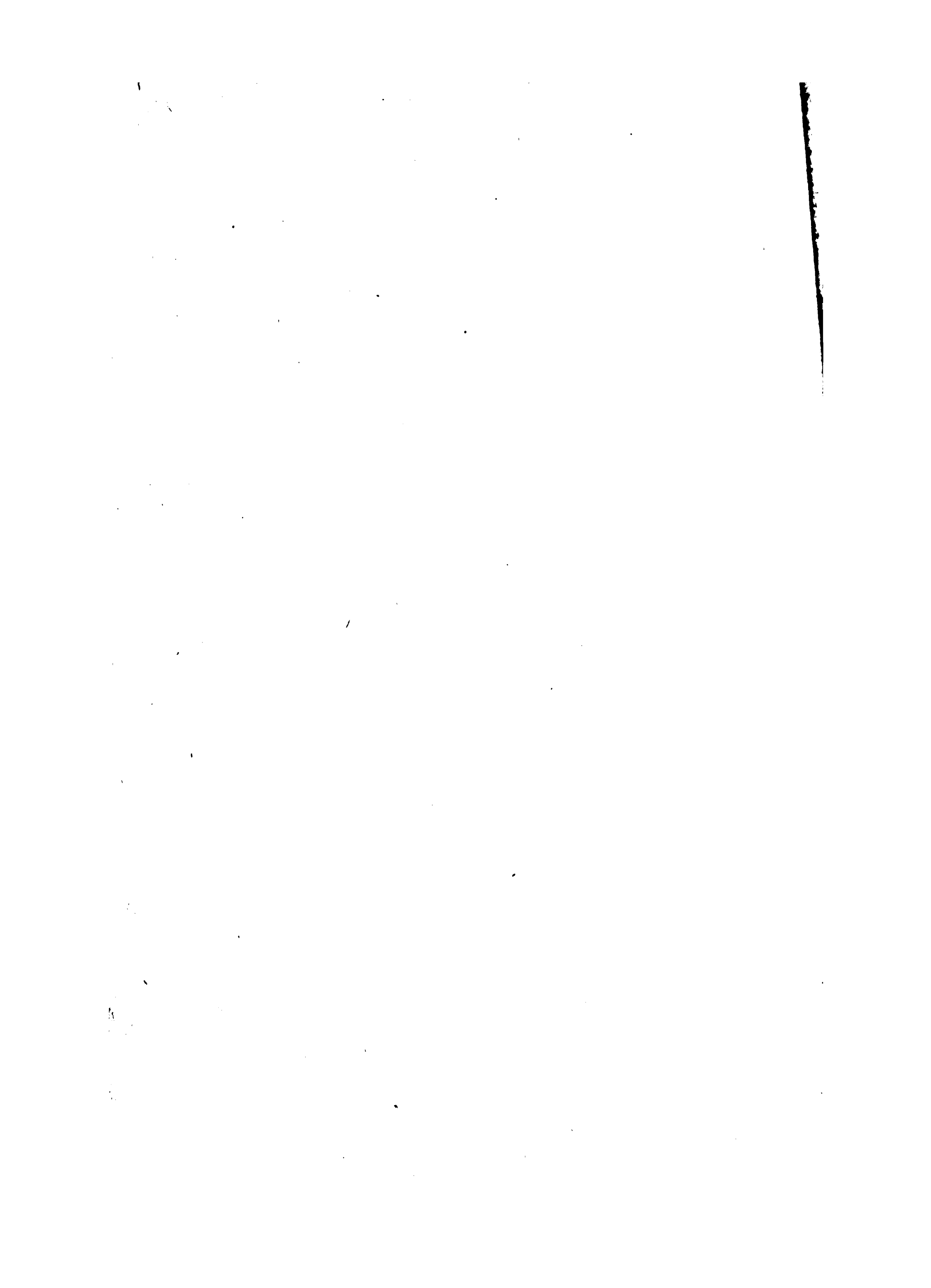
BUCKING THE TIGER



BUCKING THE TIGER

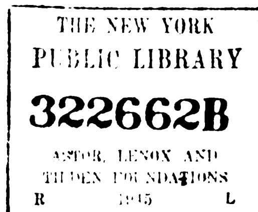
BY

ACHMED ABDULLAH

Author of "The Red Stain," etc,

L. C

NEW YORK
ROBERT J. SHORES
1917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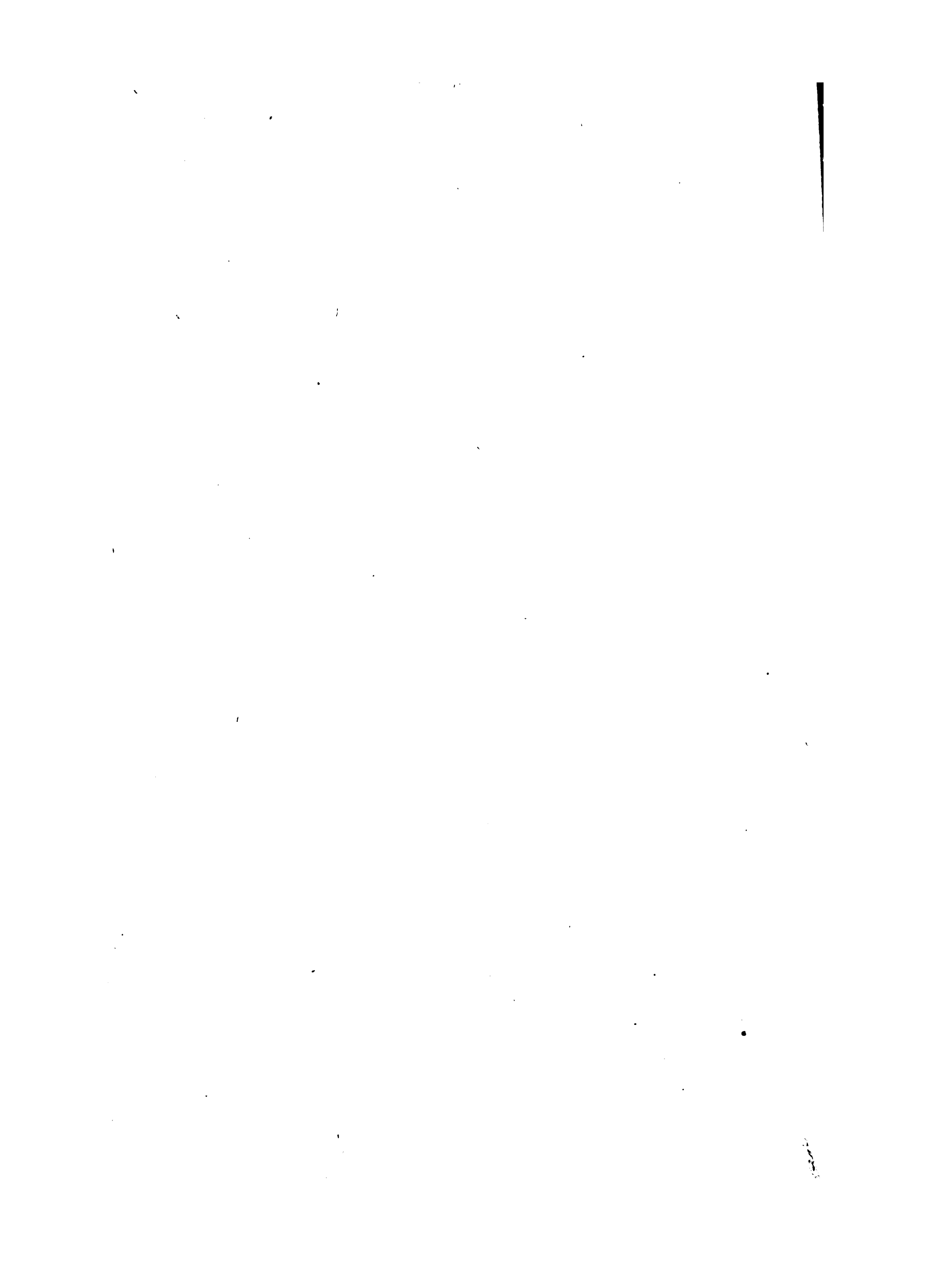

BUCKING THE TIGER

Bucking the Tiger

CHAPTER I

BROKE

RITCHIE MACDONALD was broke for the second time that year, for the fifteenth time since he had left Princeton seven years ago; and this time he was broke for keeps.

There was no doubt of it in his mind.

He had worked all summer and right into the winter in a coal prospect beyond the border, near Fernie, British Columbia, in the heart of the Kootenais. Four dollars a day, five a week for board, and no liquor allowed in camp! So he had saved practically all his pay and had

come south, to Spokane, with several hundred dollars jingling pleasantly and invitingly in his mackinaw.

And then! Well, it had been the usual thing. And this morning he had awakened, in the rear room of Tom Williams's saloon, with a splitting headache, a dark-brown taste and ten cents in his pockets.

Therefore he had begged Tom Williams to stake him to breakfast, which Tom, who had once been an officer in the Royal English Marines, had done in regal style. He had then bought himself a cigar with his last ten cents, and had finally disposed of his overcoat for three dollars to an itinerant lumberjack who had just drifted in from an Idaho camp.

Now he walked along, worried in a way, but jauntily; his five foot ten of broad manhood erect and lithe, muscle answering to muscle. He smiled. He cocked an imaginary beaver at the sombre face of misfortune, and told himself that all things come to an end.

BROKE

The first thing to do would be to raise some money, the second to procure a job. It was characteristic of Ritchie Macdonald that he thought of the former before considering the possibility of the latter.

Rapidly he ran over the list of what he called his "pawnable acquaintances." All of them were working for wages, and spending as fast as they made, after the manner of the Northwest. There was only Marshall Houghton, who was in business with his father, real-estate, insurance and promoting.

So he walked up to the Peyton Building and a minute later he sat facing his old college mate in the latter's simple but luxurious private office.

"What's on your mind?" Marshall Houghton asked smilingly.

Macdonald stated his demand with brevity.

"Stake me to a hundred."

Marshall Houghton usually was the embodi-

ment of warm, massive solidity. But suddenly a thin, cold, bland atmosphere seemed to settle over him, to envelop him from his neatly parted, honey-coloured hair to his well-polished boots.

"Awfully sorry, old man, but I can't do it. My own account at the Old National is overdrawn, and the bank is raising Cain, . . . and father's taken a run up to Victoria on business. I don't know when he'll be back."

"Drop him a line."

"No use, old man. You know my father's motto."

He pointed at the wall, where, above father's desk a large bit of pasteboard was fastened. On it was printed in heavy Gothic letters:

WE DON'T LEND MONEY; WE BORROW.

Macdonald read. He flushed under his tan, but he proceeded.

"What about a job?"

The other hemmed and hawed.

"Out with it!" Macdonald commanded; then, as the other did not speak. "What's the matter with you? You've got half a dozen jobs kicking round loose." He pointed at a map which showed the new Houghton Residential Addition in blushing rose and hopeful green. "Turn me loose on this. Let me sell some lots for you. You know I can work like the devil when I have to. I've held more than one job. . . ."

"That's exactly it," the other replied, and his voice was cold. "You've held more than one job. You've held too many jobs. You've ranched and surveyed and railroaded and God knows what else. You've held too many jobs. That's the whole trouble." He wagged his finger in a didactic manner. "Friendship is friendship, and business is business, and I cannot—"

"You can't let friendship interfere with business. I got you, and I guess you're right."

The other opened his mouth. He was going

to say something else. But Macdonald interrupted him with a loud laugh.

"You're on the right track, my boy—the right track for business with a large, fat capital B. Stick to it, and you'll be as rich as that famous King Solomon of whom the Bible says—I forgot the words. But, for the love of Mike, don't try to sugar the pill. Keep that mouth of yours shut tight. You look like a sea-bass with the mumps."

He left the office.

Of course, the other was perfectly right, he said to himself. He had never made good in anything. And he was a college graduate. All his father's fault, he decided. For that staunch old capitalist had given him three thousand dollars a year while he was in college, and as soon as he had got his degree he had expected him to make a living. He had tried, and he had failed. That three thousand dollars a year had spoiled him. He had failed

from New York to Winnipeg, and thence to the Coast, and now he was broke again.

He strolled down Riverside Avenue, turned into Sprague Street, and walked into the office of the M. and P. S.

"Mr. Robertson in?" he inquired.

"Yes, sir."

"All right. Don't announce me."

He walked into the private office of Gordon Robertson, the division freight superintendent of the line. He had lost two hundred dollars to that short, black-haired Scotchman during the memorable three days' poker session at the club.

Robertson seemed to be blessed with a full, working portion of that second-sight for which his race is famed.

"I cannot give ye any money, Mac," he greeted his visitor. "I am a very poor man. Have ye a cigar about ye?"

"No." He smiled at the other's naïveté,

then he continued. "How did you guess I was going to strike you for a loan?"

Robertson looked perfectly serious.

"It's uncommon cold outside—and ye're not wearing an overcoat, hey?"

"Go to the head of the class, Robertson. What about a job?"

"I cannot give ye a job, Mac," the Scotchman replied and turned to the papers on his desk. "I have made it a principle never to give jobs to people who—"

"Play poker?" Macdonald interrupted.

"No, my lad . . . *who lose at poker,*" the other said, with a dry chuckle. "And I wish you a very good morning. I am a busy man."

Macdonald walked out into the street. A wind had sprung high in the west, trailing with it the frosty pine scent of the Coast Range. He shivered. He regretted having parted with his overcoat. After all, there wasn't much difference between three dollars and nothing. He turned up his coat collar.

Might as well go back to his hotel, he thought.

He crossed the tracks of the O. R. and N., and turned into Railroad Avenue. At some stage of Spokane's development an evil destiny must have struck this part of the town, and it had never been able to shake it off. For the street was lined with dull grey frame houses, mostly empty, and as desolate as a forgotten mining-camp. At the very end of the street a rickety building, with the pretentious designation of "Eslick's Grand Palace Hotel," offered abruptly its towering gables to the skies.

It seemed to be one of those helpless buildings which change owners, but which never change mortgages, which are sold for taxes once every seven years and which are a source of continuous income to the title guarantee companies; one of those pathetic old houses upon which even Fate wars in vain, and which will stand to all eternity, getting more rickety and more desolate as the years swing by, and smiling vaguely, through dusty, broken win-

dow-panes, at storms and tornadoes and fires and a dozen other calamities which would bring a right-minded house to the verge of despair.

Macdonald stopped in front of the hotel. He thought of the promise his past had held, of the shabby present, the bleak, barren, hopeless future. He felt weary and utterly despondent.

Then he smiled as he looked at a pine tree which was raising its gaunt, black arms to heaven on the edge of the pavement.

For a little bird was fluttering from branch to branch like a loose autumn leaf, its brown plumage brushed by the evening sun with ruby and old-gold. It was vainly picking at the bark of the tree for a worm or another bit of food.

"Wrong, old top," Macdonald addressed the bird. "It's the early bird that catches the worm; not the late. *I know.*"

He opened the door.

The large, round lobby was thick with smoke.

The walls were covered with advertisements of eminent Kentucky distilleries, and the indelible traces of many generations of flies. The whole place was musty, second-hand, unspeakably sordid. It was steeped in an atmosphere of poverty and sloth; a commingling of dust and whisky; of cheese-sandwiches, wet tweeds and cold cigars.

From the ceiling a really magnificent bronze chandelier was hanging down, put there doubtless by the first proprietor in the mistaken hope that the town would grow out his way and that his hotel would be the scene of many and very expensive festivities. Nobody had ever had the energy to take the chandelier down and sell it. So it hung there, and seemed like the sunrise on the wrong end of the day.

Three men were sitting around a huge, cast-iron stove in the centre of the room, which was glowing through the acrid tobacco smoke like an evil thing with ruby eyes.

They mumbled greetings at Macdonald's entry.

"Hullo, Mac."

"Hullo, yourself."

He knew them all. He had only met them a short time ago, but he knew them well; he was familiar with every chapter in their lives. For they were broke, just as he was, and poverty is both sociable and garrulous.

Two of the men had drawn up a box close to the stove and were playing cards. The third, a good-looking, elderly man with pointed moustache and an eyeglass hanging from a broad silk ribbon, which added a mocking note to his shabby coat and grease-stained sweater, was watching the game.

One of the card-players looked up.

"Care to take a hand, Mac?" he asked. "We're playing pitch, and I'm trying to teach this Dutchman to bid even if he hasn't got a cinch high, low, jack, and the game."

Macdonald shook his head.

"Thanks, Andy," he said. "I'm broke."

Andy Walsh looked up, pained surprise in his honest, brown eyes.

"That ain't no reason why you can't sit in and play. We can owe each other, can't we? Broke, hell! Ain't I broke too? Ain't Traube broke?" He pointed at the tall, thin German with whom he was playing cards. "Ain't Frenchie broke too? . . . Hey, there, Frenchie," he repeated with a loud voice and turned to the man who was watching the game. "Ain't yer broke—busted—no mon', savvy?"

"Yes. I am," the other replied in careful, beautifully modulated English with the faintest trace of an accent. "I am—ah—broke. I am so broke that every morning I have to collect the tiny little pieces of myself and tie them together so that I can leave the room, *hein?* But I have told you often, oh, so often that my name is not Frenchie. I am the Comte Jean de Salle La Terriere."

"Not on your life! You can't sport them

double-barrelled names round this commonwealth. You're Frenchie, and you're broke!" He turned again to Macdonald. "Say, Mac, we're all broke. Even our two festive Britishers. They're in the barroom now, I guess, telling each other what a swell time they useter have before their dads stopped sending them remittances. Say, even Hayes is broke. He tried to borrow two bits off'n the Chink barkeeper this morning."

"What did the Chink say?"

Walsh smiled.

"Wait and see." He turned in his chair and roared. "Chung—oh, Chung!"

The door at the farther end of the lobby which connected with the bar opened on a slant.

"You call, Andy?" a high-pitched, sing-song voice inquired.

"Yes—you overfattened Yellow peril."

The door opened a little wider.

"What you want, eh?"

"Stake me to two bits."

The reply came low-voiced, passionless, but decisive.

"Me bloke too!"

And the Chinaman shut the door with a bang.

CHAPTER II

"SEVEN MEN FROM ALL THE WORLD"

MACDONALD sank back comfortably in the creaking rocker. He studied the other occupants of the room from beneath lowered eyelids. An idea was forming in his brain, but so far it was shapeless. He only felt in a vague way that it had something to do with the other guests of Eslick's Grand Palace Hotel, and with Hayes, the insurance agent.

Broke—all of them, he said to himself. Yet, though in the beginning they had had less chance than he, they had had more ambition, they had felt more respect for the duty they owed to themselves. In a way they were mar-

tyrs to their principles. Therein they differed from him.

Andy Walsh had been a cowpuncher. Born and bred in Wyoming, he had ridden the range from Arizona to Montana; and, when cattle gave way to sheep and farms, he had crossed the border in the wake of the stamping steers and had worked for Peter Burns, the Canadian cattle king.

Then ambition had taken him by the forelock and he had followed the gold lure and had gone prospecting into the Hoodoo mountains of Idaho.

He had come away from there broke, and he couldn't go back to the Burns outfit in Alberta, whom he had left with riotous tales of the wealth he was going to annex. He refused to return broke, a thing to be jeered at and joshed.

Traube, the tall, thin German, was another illustration of ambition defeating its own ends. He had been a waiter. Steady, sober, con-

scientious, he had worked his way up from scullery-boy to "captain" at the Savoy Grill in Seattle.

Then, last year, a tall Alaskan had drifted into Seattle on the *Irene,* the first boat on the south-run after the ice had gone out of the Bering Straits. He had looked ruffianly and unkempt, but his buckskin pouch had been filled with nuggets.

He had entered the Savoy, and had shouted for food, lots of it, done up in style, and damn the expense! Traube had looked at the Alaskan, and somehow he had imagined that the latter was of German origin, antecedents, and therefore culinary longings. He had sped to the kitchen himself and, fifteen minutes later, he had served the Alaskan with a meal worthy of a homesick Teutonic stomach.

There was sauerkraut, succulent and pale-yellow, pathetic little sausages smothered caressingly in a sour-cream gravy, a Bismarck herring which had once lived a carefree life in

the Baltic, but which was now done up in vinegar and the juice of selected onions; there was a pot of nut-brown beer, some sterling-minded Limburger with slices of hearty rye-bread, followed by a slushy cake which answered to the name of *Sahnennusstorte*.

The Alaskan had taken one long, comprehensive look at the meal. Then he had given his war cry. For his name was Patrick O'Dwyer Mulqueen.

There had been a fight in which the sauerkraut and the *Sahnennusstorte* had played homeric rôles. The Alaskan was a wealthy man with influential connections all through the Northwest, and he had sworn by all the Kings of Münster that he would have revenge on what he called an unprovoked insult to his national honour and racial dignity. So Traube had been blacklisted through all the restaurants of Washington, Idaho and British Columbia.

He would not go to Milwaukee or St. Louis, where cousins of his were offering him jobs,

for he had an ambition, and it kept him in the Northwest where he was blacklisted. He wanted a café of his own, in Seattle or Spokane, and he had sworn by Thor and Wotan that he would get it.

The Frenchman's case was slightly different, although even he was in a way a martyr. A scion of the oldest nobility of France, a dreamer and an enthusiast, he had come to America in search of liberty and democracy. He had found it, had loved it, and had proceeded to write a book about it. He had been writing this book for the last twenty years. It was only half-finished, but meanwhile his money had given out. He earned a stray dollar now and then, but he refused to take a steady job. He said it interfered with his style and his clearness of perception.

Macdonald got up and walked over to the card-players. Traube was playing carefully, slowly, and was winning game after game from

Walsh. He knew that the cowpuncher could not play, and Walsh knew that the German could not pay if he would lose. Yet they played intently. Gold-lust was stamped in every lineament of their faces. Macdonald smiled as he noticed it. Somehow he felt that this very characteristic would fit in well with his half-shaped scheme.

Even the Frenchman, who was only looking on, was intent on the changing chances of the cards. Macdonald saw. Again he smiled.

There was a rush of frosty, pine-scented air as the outer door opened and shut again. A short, stoutish, pasty-faced young man came into the lobby. He was dressed in vaguely sporting clothes of an audacious cut, and his pockets were pulled out of shape by masses of booklets and papers. There was about him that indefinable something which stamped him as an insurance agent—not a successful one—and the golden bear in his buttonhole pro-

claimed him beyond doubt as one of California's Native Sons.

Californian too was his breezy greeting:

"Hullo, hullo, hullo, brother down-and-outers!" he hailed with a piping voice which was curiously in contrast with his stout body.

"Good evening, Hayes," Macdonald replied. He looked at Hayes reflectively. Soliciting insurance all day doubtless, he thought; there were the little booklets and paper-blanks with which his pockets were filled. Life-insurance!

Suddenly he laughed out loud. He had it! His vague scheme had assumed definite shape. But he needed the others to put it on a working basis. He would have to nurse them along carefully. Otherwise they might fight shy. So he returned to his rocker and assumed once more his former attitude of dejected nonchalance. But he was alert, watching for his chance.

Hayes slipped off his overcoat and hit the Frenchman familiarly on the shoulder.

"Well, Count Whatdyemadoodle," he said, "studying another one of our great American games?"

The other looked up with a charming smile.

"Yes. I shall put it all in my book."

Hayes laughed good-humouredly.

"Say, old cock, don't forget to push in a little chapter or two about my line of graft. It's also strictly and uncompromisingly American."

"Life insurance?" the Frenchman inquired.

Macdonald looked up quickly, but relapsed at once. He said to himself that he couldn't afford to show his hand too soon.

"You're on, kid," the Californian replied. The Frenchman winced at this appellation, but Hayes continued in his usual, loud-piping tenor. "Yes—life insurance—the greatest little old bunco game west of the Divide." He laughed.

"Speaking about bunco-games," he went on; "where's Hillyer, Spokane's prize book-agent? Where's that haw-hawing little specimen of

arrogant British humanity? And where's his noble running-mate, Captain the Honourable Ralph Vavassour-and-then-something Graham?"

The next moment a furious commotion which drifted into the lobby from the adjacent bar-room answered Hayes's question.

At first came the faint sounds of a low voice, evidently British and probably drunk. It went on for a while in an argumentative solo, steadily crescendo, and emphasising a point now and then with the clink of a glass against the bar. Then another voice, of the same insular origin and the same probable state of alcoholic inflation, chimed in.

The two voices rose to a very loud duet; and then a third joined in, very suddenly. This third voice was Mongolian, sing-song, bitter, excited, and vituperative in every word and inflection. Finally it won out over the other two. It became louder and louder, bounding up with fantastic kangaroo leaps and bursts of

breathless speech, of which it was not always easy for the men in the lobby to pick up the thread.

But even the few words they heard distinctly were descriptive of the scene which was being enacted in the bar-room.

"You getta hell out!" sing-songed the voice. "You bloke, bloke, you no damn good!" A short pause; again the rumbling British duet; then a shriek of the Mongolian which rose into an ear-splitting yell. "You getta hell out pletty quick! . . . I no care who you are, you no good, I savvy *that!*" The last word with thudding emphasis; a confused answer from the duet; and again the Mongol solo.

"Wot you mean talkee like dat, hey? You no like Amelica, you get out! You bloke Amelica, you bloke evelywhere, savvy? All you do is kick, kick, kick—and dlinkee, dlinkee, dlinkee! You no dlinkee for dlinkee—*you dlinkee for dlunkee!*"

There was a splintering sound as of glasses

being smashed. The next moment the barroom door opened. A flash-like vision of two yellow fists, of a substantial Chinese foot covered with a padded slipper, a final shriek of victory and triumph—and two figures were precipitated out of the bar. After them came hurtling a couple of glasses and a tall brass cuspidor which luckily missed their aim. Then the door shut with a slam.

The two men who had been kicked out in such ignominious fashion slowly picked themselves up.

The first took the form of a tall, slight, yellow-haired man with a hooked Norman nose, sharp-blue eyes, and a boldly receding chin. His clothes, of a violent and very hairy green tweed, still spoke of Savile Row through their tatters and stains, while his necktie, a chaste silken blending of cerise and rose, fairly shouted of the Burlington Arcade.

The other was younger, very short and exceedingly broad. He had close-curling, chest-

nut-brown hair, and the face of a cherub who for years has been dieting on underdone chops, Cumberland pie and Scotch whisky. His clothes were of the hand-me-down variety; his hat was a Stetson. But still it was not hard to classify him as one of Britain's younger sons, the sort who receives a quarterly remittance on the understanding that the tight little isle shall know him no more.

The two men looked at each other. They were suddenly quite sober.

"My word!" said the shorter one, William Hillyer by name, with a little pathetic catch in his voice.

And his friend, Captain the Honourable Ralph Vavassour Graham—drummed out of the Cape Mounted Rifles because he had played cards too well—replied in kind:

"My word! I *am* blessed!"

Then, on Macdonald's polite inquiry as to what had seemed to be the trouble, he added:

"Oh, Hillyer and I had a slight difference of opinion with that Chinese blighter in there, you know."

There was a roar of laughter. Graham looked stoney-eyed, imperturbable; Hillyer broke at first into a little chuckle; but, noticing his countryman's sphinxlike countenance, he speedily readjusted his facial muscles and said once more:

"My word!" but this time with a certain air of dignified finality.

But Macdonald had his reasons for insisting. He knew that the more bitterly dissatisfied these broken men were with life, the more easily he would be able to win them over to the scheme which he had thought out.

"Come on, Graham," he said. "Tell us what happened."

Graham yawned. He spoke with ponderous precision.

"We had a few drinks, Hillyer and I. We are both broke, you know, and so, quite natu-

rally, I asked the beggar to charge them up. Then he got positively rough."

"Very, very," chimed in his cherub-faced friend.

"And then," Graham continued, "I explained to him. Wrong of me, I fancy—always rotten *faux-pas* to get familiar with the serving classes—but I explained to him the reasons for our temporary pecuniary embarrassment. I imagine I rather talked a bit above his head. I told him it's the fault of this accurst country—I *beg* your pardon, Mac—and he got very indignant. Told me something about America . . . and getting out . . ."

Macdonald laughed.

"I heard that part."

Graham flushed.

"I couldn't very well argue the point with him—"

Walsh looked up from his cards.

"You bet your sweet life you couldn't," he

broke in, and pointed at the cuspidor which the infuriated Chung had hurtled after the two Englishmen.

Graham continued as if he had not heard the interruption.

"You know I am right, Mac. Take me and yourself and Hillyer. Take the count. All of us chaps of ability, education, and personality. And not one of us able to make a living here, in a new, rich country, by Jupiter! It's a shame!"

"Right-oh, a blooming shame!" Hillyer emphasised.

Macdonald smiled. The situation was developing the way he wished it to. He thought of a letter his father had written him after his last demand for money, and he quoted more or less unconsciously.

"There's a job and a future for every man with energy and brain in this country. The West is all right. Look at men, right in this town, men like Houghton and Kenny. They

started with nothing—see what they are to-day."

Graham looked annoyed. The idea of others having money had always been distasteful to him, something in the nature of a personal affront. He was about to speak, but Macdonald continued:

"It's we who are at fault. Not the land." He was beginning to convince himself, and he waxed enthusiastic. "We are broke because we deserve it."

"I fancy *you* ought to know," Graham broke in with sardonic mildness.

"You bet I know," Macdonald replied with utter, ringing conviction. "I've had lots of chances. I've held a dozen jobs since I left Princeton and shed my blushing peg-top pants. I made money, too, lots of money." He laughed a little bitterly. "But I lost the dollars as fast as I roped them in—blooie—bang—whoop—gone to the devil and nothing to show for them except a ruined liver, a bulbous con-

science and a taste for gin-fizzes in the morning. It's our fault, not the country's."

Walsh suddenly threw down the cards. He turned.

"Say, you fellows, what's all the row about?"

Macdonald explained, and the cowpuncher snorted contemptuously.

"Well, why the hell don't you work if you want money?"

Graham shrugged his shoulders. His lips were twisted in a thin, unpleasant smile.

"Very democratic and very American, I am sure!" Suddenly he was quite serious, and his ordinary mannerisms were dropping away from him. "I personally do not work because the game isn't worth the candle. I can make two dollars a day here, I fancy. We can all do that. Well, tell me, what is two dollars a day? Give me a few thousand dollars cash down. Give me a stake worth while—and I'll show you what I can do!"

There was a general murmur of assent. Macdonald was secretly delighted. Things were coming exactly the way he wanted them to.

He walked over to the window and looked out. The sun had sunk behind the cañon of Hangman's Creek. A fleet of little vagabond clouds was sailing across the sky, which was rapidly changing from gold to pink, and from pink to silvery-grey.

Suddenly he turned, and walked back to the centre of the room.

"Look here, you fellows," he said.

They looked up. Macdonald's voice was loud, ringing. It compelled their interest.

"Just imagine," Macdonald continued. "Here we are, seven men, all of us in the prime of life and as healthy as baby-steers. Some of us are highly educated, some just strong and powerful. But with all these qualities—the qualities which go to make a man—

what are we, eh? What have we accomplished?" He laughed. "I'll tell you what you are."

He jumped onto the box on which Walsh and Traube had been playing cards and addressed them in the manner of a side-show spieler.

"Exhibit A!" he shouted, pointing an accusing finger at the German. "Herr Traube, curst with the prefix Gottlieb! Once you were a slinger of high-class hash for the gentry and nobility of Seattle! Once you used to coax the merry dollars from the buckskin pouches of furry Alaskans! Then you fell foul of an Irishman! And what are you to-day? You're broke! You're down-and-out!"

He paused for a moment, glancing round the circle of laughing men. Then he singled out Walsh.

"As Exhibit B we have Andy Walsh, formerly the terror of the Wyoming plains, the champion bull-thrower of the grand and cocky

State of Arizona! And what is he now? Broke! Down-and-out!"

He bowed, mock-ceremoniously.

"Captain the Honourable Ralph Vavassour Fitzharries Mordaunt Graham! Have I got it all straight? Take yourself. Formerly the intrepid killer of many and hairy Boers! The pride of Mayfair, the despair of Petticoat Lane! What are you now? You're down-and-out!"

Graham was about to give a sharp answer, but Macdonald continued quickly, turning to Hillyer:

"Step forward, friend Hillyer, from Hillyer-super-Mer, Sussex, England! Step forward, descendant of a thousand generations of fox-hunting squires who died like gentlemen from the gout! Once you carried tea-baskets to ancient female villagers! Once you played rustic games with the daughters of the vicar-age! Then you got thirsty—oh, so very thirsty—and what are you to-day? You sell the His-

tory of the United States in fifteen volumes, ten cents down and three cents every five minutes! In other words, you're down-and-out!"

He addressed the Frenchman with a little sigh.

"Cometh now the flower of the Faubourg St. Germain, the monocled hero of the Inner Boulevards, the Count Jean de Salle La Terriere! Think back, *monsieur*. Remember the dear old days when you fought bloodless duels, when you flirted with the wife of your best friend, when you charmed feminine ears with those lyrics which a poet in a happy moment of inspiration compared to the scintillating magnetism of a steamed clam! Are you still arrayed in white spats and a comical high hat? No! You're bust. You're down-and-out!"

He continued after a short pause.

"Remains Donald Hayes, the Native Son, the Booster from Boosterville on the broad Pacific, where the climate and the oranges and the fleas come from; the son of wild Forty-

Niners who crossed the prairies and stalked gold and bears and Indians and other savage things! Tell me, Hayes, do you still stalk Indians and bears like your renowned though unwashed ancestors of the Forty-Niners? No, by heck! You stalk the petticoat to her savage lair! You stalk grocery clerks to their suburban homes and beguile them into buying insurance from the Western Crown Life Insurance Company! Step back! You're down-and-out!"

"Well, pard, what about yourself?" Walsh drawled.

Macdonald jumped down from the box. He laughed.

"You know yourself," he said, "that I've a little more nerve than the rest of you. But what of it? I used to lead the cotillion in the best Southern houses in Washington, D. C.! In my slightly swollen veins runs the blood of the Sons of the American Revolution, the Grand Army of the Republic, the Daughters

of the Confederacy, and the Elks! When I played football for Princeton, I killed two men of Yale, and seriously crippled three others! And what of that? What has remained of the past glories? . . . Nothing, my friends! I'm broke! I too am down-and-out!"

"What are you going to do about it?" It was Walsh who spoke. "Are you going to work?"

"No," said Macdonald. "Not if I can avoid it. I got a plan that's got work skinned a dozen miles. Listen, you fellows!"

There was general commotion. A plan which didn't imply work? That sounded promising. They pulled up their chairs, and gathered closely around Macdonald.

"Shoot!" commanded Walsh.

CHAPTER III

THE PLAN

"LET us—" Macdonald began, and was suddenly silent.

"Let's what?" asked Andy Walsh.

For several dragging seconds Macdonald studied the eager faces about him. He said to himself that it would be a good deed to put a puppy with hydrophobia out of its pain, though it would probably struggle for the miserable tatters of its life while it was being killed, and that it would be as deserving a deed to do away with these rotten human failures around him. Still, a great scientist might extract some life-giving serum from the puppy's stark corpse, so why not—

He smiled.

"Let's what?" Walsh asked again.

Macdonald leaned forward eagerly, gathering eyes like a hostess who is about to rise from table.

"Let's discount our own death!" he said.

There was a patch of silence. Hillyer closed his eyes, and opened his mouth in the manner of an aged, but dissolute sturgeon.

"I say, old chap," he ejaculated, "you aren't spoofing by any chance?"

"Not in the least." Macdonald turned to Hayes. "Tell me, my Native Son, how much premium does your company charge for an insurance, straight life, of a hundred thousand dollars?"

Hayes took a long, slim booklet from his pocket, and commenced turning over the pages.

"It all depends, Mac," he replied. "The cheapest insurance the Western Crown writes is one—well, it's meant for suckers. It don't cost so very much for the first year, nor the second. But the premiums rise gradually, year after year, and by the tenth year you got to

hand over a pretty penny. And you got to keep on coming across until you die; the longer you live, the more you got to pay. It ain't the right sort of insurance for a healthy man. Nor can you borrow a single cent on it, and, of course, if at any time you fall down on a single premium, you don't get back a cent and you lose your whole ante."

"That doesn't matter. How much is the first year's premium?"

"What age?"

Macdonald glanced around the company, quickly striking an average.

"About thirty years, I guess."

"One hundred thousand bones, you said?"

"Yes."

Hayes pointed at the book.

"There you are, Mac. Two thousand bones premium the first year. What do you want to know for?" He laughed. "You aren't thinking of taking out any insurance, are you?"

"Perhaps I am," Macdonald said enigmatically. "Perhaps I am, Hayes. Perhaps you are," he added. "Perhaps Graham is, perhaps Walsh, perhaps—"

He ignored a somewhat wild expression on the faces of the others, and continued with eminent cheerfulness.

"You see, it's funny. You pay your little premium the first year—two thousand bones, you said. Well, suppose you die right after you've taken out your policy! At once your weeping heirs collect the one hundred thousand plunks! Damned good investment, if you ask me."

Graham laughed.

"A lot of good it will do you when you're dead and buried."

"Right-oh!" chimed in his cherub-faced satellite, emphasising the point, as usual. "A blooming lot of good!"

Macdonald planted the points of his ten long fingers on his knees after the manner of a visit-

ing clergyman come to console the widow and the orphans. He smiled reflectively.

"That's just what I said. It's too bad that there isn't a way by which a man can discount his own death; collect the insurance while he is still alive."

Traube and the Frenchman looked at each other. The century-old hatred of Continental neighbours fell away before this transatlantic madness. The two Englishmen looked frankly bored.

But Hayes and Walsh, being Americans, were even willing to discuss the impossible.

"Say," it was the cowpuncher who spoke, "that would be a hell of a fat proposition for the company."

Macdonald replied in a low voice, and yet violently.

"And what of that? If it's right for the company to bet against your death, is it wrong for me to bet against the company?"

"Sure it ain't," laughed Walsh. "But the

company deals—always; and the company stacks the deck—always!"

Macdonald stuck to his position. He spoke solidly.

"Well, suppose I show you a way of stacking the cards against the company, of cutting the deck and of dealing yourself? Suppose I show you a way of making some money—real money? Are you with me, all of you?"

Money? There was a sweet sound to the word, sweet and soothing. Even the Europeans showed interest once more. The six men knew that Macdonald was no fool. They could sense that he had a concrete idea in the back of his brain. But they feared that the idea had something to do with fraud. They were not averse to fraud on any moral ground, but they feared the legal consequences.

Hayes voiced their sentiments.

"Say, Mac, your little game has been tried. The Walla-Walla jail's full of impetuous promoters who've tried to stack the deck against

life insurance people. Say, those companies wouldn't believe you dead even if they saw you buried in your grave. You got to die before five notary publics and three witnesses—and they appoint the witnesses!"

Then he hedged.

"Still, if your scheme's really worth while, I guess we'd all be willing to—to—" he paused, and looked at the others. "Say, fellows, wouldn't we?"

There was a feebly fluttering murmur of assent. It was not very hearty. They did not want to commit themselves. Yet Macdonald had spoken of "real money"! Why, yes, they declared, they were willing to be shown.

Macdonald congratulated himself. He saw that they would not be reluctant if he could show them how to break the law without rude interference on the part of the district attorney. And he had no intention of breaking the law at all.

He spoke very slowly.

"Suppose we all chip in together. Suppose we buy a heavy insurance—say a hundred thousand dollars—for one of our number?"

"Vell, wot good would dat do?" inquired Traube. "De fellow wot's insured ain't going to die chust to oblige de oders, iss he?"

"Why not?" Macdonald asked casually, and was silent.

The others looked at him aghast. They drew a little away from him as if he was a dangerous maniac. Macdonald continued in a quiet, but ugly voice.

"Why shouldn't you die, Traube? Why shouldn't Graham die, or the count, or I myself—or any one of us, for that matter? Will there be any one to regret us, to mourn us, our nasty, lounging ways, our ineffective kicking and snarling, our rotten little failures, our filthy little joys?"

He stopped. He had the look of something isolated and hostile amid the subdued excitement of the others.

Subconsciously they knew what Macdonald meant; subconsciously they were afraid of it. So there was little surprise at Macdonald's next words.

"The man whose life we insure will have to commit suicide. That's all." There was a great gust of awed silence; but Macdonald continued without giving them breathing space, turning loose his whole forcible personality like a cyclone.

"I am perfectly serious," he shouted. "We're broke! We are down-and-outers! Nobody gives a damn for us, and we don't give a damn for each other or for ourselves! We're sick of being broke. We're sick of earning a measly little three or four bones now and again. We want real money—three, four, five thousand dollars—enough to give us a chance; enough to give us a new start!"

"You bet yer life," Walsh chimed in, and the others agreed in a rumbling chorus.

"You see you agree with me," Macdonald

continued enthusiastically. "There's exactly one way, and I've pointed it out to you. We'll chip in, all of us—all but one—we buy a heavy insurance for that one. He kills himself—and we divide the money."

Hillyer burst in with a laugh.

"Right-oh! Ripping idea! Regular sizzler, what?"

But Hayes shook his head.

"There's a little nigger in your little woodpile, Mac. For, you see, my company don't pay in case of suicide unless—"

Macdonald smiled. He had known the objection, and had already discounted it.

"Unless what?" he asked.

"Unless a year has elapsed between the date when the man takes out his policy and the date on which he commits suicide."

"And that's all right, too," Macdonald replied. "It simply amounts to this, that we'll have to chip in a little more, all of us." Hayes was going to raise another objection, but Mac-

donald cut him short impatiently. "Good heavens, man, can't you see? It's as clear as pea-soup. We got to stump up enough money to pay the first year's premium. That's the main proposition. But it appears that our suicidal appointee has to live a year before he can make the grand kick-off which allows us to collect his insurance.

"All right. So all we've got to do is to chip in a little more cash. The man has to live a year before we can realise on our investment. Don't you see? If a fellow's kind enough to cut his throat so as to line our pockets, we got to be sports and make that last year one grand little spree for him. We got to chip in more. We got to make that last year worth while for him. No work for him, eh? No worry. Just a continuous alcoholic bliss, and then—at the end of the year—the kick-off!"

Again awed silence swept through the room. Only Hillyer, at the thought of a whole year's alcoholic bliss, ejaculated a loud "Hurrah"; but

was instantaneously quiet when he noticed the rather tragic expressions of the others.

But the silence lasted only a few moments. There were excited whispers and exclamations. Gold, gold! they thought. A chance and a start, a new start! Traube thought of the café. Hayes thought of an orange grove in Southern California, Walsh of a riotous and plutocratic descent upon his former fellow-cowpunchers in Alberta, while the Frenchman was considering vaguely how long it would take him to finish his book and how much it would cost him to be his own publisher.

Only Graham struck a discordant note. He disliked the American instinctively.

"What is it, Mac?" he said with a smile which seemed moulded in marble. "The survival of the fittest, or the extinction of the one of us who is most unfit?"

Macdonald hardly heard him. He rose to his feet, gesticulating, excited, carried away by his own eloquence.

"What does death amount to after all," he cried, "and what does life amount to for that matter? The difference between the two is nothing but a wrong calculation. Don't you see that unless you're rich and carefree you're paying too big a price for the privilege of living? We're broke! The world's against us! And here's one way to get the best of that beast of a world, to make life worth while, to put us on our feet. Here's the way for all of us—for all of us but one!"

"Yes," the Frenchman said softly, "but what about that one?"

Macdonald laughed.

"Well, count, it's the old story of the sailors who were shipwrecked on a desert isle. They got hungry, very hungry. They didn't like the idea—didn't care much for roasted sailor—but they had to do it. They had to eat one of their number to keep alive. We, too, are shipwrecked sailors, shipwrecked in the gales of life. Let's turn cannibals. Let's eat one of

ourselves. What do you say? Quick! Decide! Come on! Don't be pikers!"

There was an uncomfortable silence. Suddenly each of the six men decided that he would be the one who'd have to commit suicide at the end of the year and the thought dampened their enthusiasm. Macdonald sensed their hesitation, and he proceeded to whip them into line once more.

"Come on!" he shouted furiously. "Let's see if you've got two ounces of sporting blood left. Don't be afraid. This is as straight a gamble as ever was. We have all the same chance; for six of us a substantial sum of money at the end of the year, enough for a new chance, a fresh start in life; and for the seventh one year of peace and plenty—no worry, no hunger, no thirst, no tramping the streets, no hunting for jobs, no dirty, nasty lodging houses—and at the end of the year—" he lowered his voice "—at the end of the year a quiet, quick, clean death, and the comedy is finished! Good

God, what more do you want, you cowards? Do you want to live forever?"

Walsh jumped up as if raised by a spring.

"I'll go you, old sport," he shouted; then he turned to the others. "Come on in; the water's fine!"

And the next moment, with shouts and yells and sporadic spurts of hysterical laughter, they had all agreed to the crazy proposal.

Even Graham lost some of his sneering composure. Faint red spots appeared on his pallid cheeks.

"All right," he said, and his voice trembled a little.

"All blooming right, you mean," broke in his countryman and faithful satellite. Then he turned to Macdonald and shook his hand, pumphandle-fashion.

"Colossal brain you've got, old top. Corking idea! Extraordinarily feasible! Very sporty, in fact! Only—" he scratched his

curly hair, "if you will pardon me for introducing sordid details, how much will this little escapade cost us apiece—*and who's going to be the blooming goat?*"

CHAPTER IV

THE TURN OF A CARD

HILLYER'S remark had certain reactionary effects on the outflushing enthusiasm of the others. While Macdonald was speaking, they had felt themselves caught in an unaccustomed eddy of things happening, things new and strange, with a golden bait wriggling at the tail-end. But here was something concrete. The Englishman's materialism had put it into words.

How much would it cost them? And who would be the goat?

Macdonald settled the first question in short time.

"You heard what Hayes said. Two thousand dollars premium the first year."

"I'll knock off my commission; say, eight

hundred dollars," interrupted the Californian.

"Leaves twelve hundred," Macdonald continued. "Now, how much for our candidate to live on during his last year on earth?"

"A thousand dollars," it was the Frenchman who spoke.

Macdonald laughed.

"Not on your life. You can't expect a man to kill himself for six bits. Also, don't you think, Hayes, it would look rather fishy to the insurance people if a man who can afford to take out a whopping big life insurance, has to live like a piker and pinch and scrape?"

"Yes," the Californian agreed. "That's right."

"Three thousand bones," Macdonald insisted. "That's the very least we can give to our suicidal appointee. Add the twelve hundred insurance premium, and you have four thousand two hundred dollars. Divide by six." He figured rapidly. "There you are, fellows. Each and every one of the cannibals

will have to contribute seven hundred dollars."

Hillyer gasped with amazement.

"Seven hundred dollars! My sainted grand-aunt Euphrosinia!" There was an expression of hurt surprise on his round, cherubic face which made him look like a saint with a tile loose. "Bloody stiff that, Mac!"

Macdonald laughed.

"But dirt-cheap for the investment. For at the end of the year you get your dividend. One-sixth part of a hundred thousand dollars! Figure it out for yourself."

They all started figuring excitedly.

"A little over sixteen thousand dollars apiece," Hillyer announced; and again a wave of enthusiasm spread over the company.

"Say," Walsh cut in, "that ain't bad; but all the same, pard, how in the name of hades are we going ter earn the money for the jack-pot?"

"We've got to," Macdonald replied.

And this time he found a hearty supporter in Graham.

"Look here, Andy," the ex-warrior said with conviction. "Mac is right. We've jolly well got to. Besides, hang it all, it shan't be so deuced hard to earn seven hundred dollars. Why, we are men of education and ability, of strength, what?" He quite forgot the sentiments he had expressed only half an hour ago, and continued serenely. "The country is young and rich. 'Pon my word! I am convinced that personally I shall be able to earn my little bit in no time."

A sarcastic remark trembled on Macdonald's lips, but he suppressed it when he saw the lugubrious expression on Hillyer's face.

"What is it?" he asked.

"I was just wondering," the other replied, "if my governor can be persuaded to remit that much." He looked a little more hopeful. "Still—by Jupiter—I've got a dashed old spinster aunt in the Midlands—very wealthy—large, sympathetic sums in the three per-cents—positively reeking with oof—used to tip me

guineas when I was at Harrow. Fancy I'll tap the old girl by cable. What do you think?"

"Perhaps you won't have to cable," Macdonald said quietly. "You can't tell yet, you know. Perhaps you'll be the candidate."

"O Moses, King of the Jews!" Hillyer exclaimed fervently, and collapsed again.

A wave of dejection settled over the crowd. Their enthusiasm was flickering out like a candle in the wind. But Macdonald gave them no time to reflect or to recant.

"Let's quit this shilly-shallying and get down to brass tacks!" he cried enthusiastically. "We've agreed on the principle of the thing. We've agreed on its poetic justice and eminent feasibility. We've agreed on the amount we've got to stump up for the jack-pot. Now, let's agree on the candidate. Any volunteers?" He glanced around him, encountering only frowning, distinctly negative faces. "Of course not. Let's—"

Walsh jumped up.

"Let the cards decide," he cried, and swept the greasy deck from the box where he and Traube had been playing pitch. "Here, Mac," he gave him the cards, "shuffle, cut 'em yerself, and deal. Go on . . . the first ace means—ahem, you know, don't yer?"

"Death?" Macdonald queried.

"You're on. Go ahead!"

Macdonald looked at the others for confirmation of the cowpuncher's proposal. They looked grey, dejected. The idea that in a moment a bit of painted paste-board would decide life and death between them passed not so much across their minds as across the pits of their stomachs. Only Walsh and Hayes kept their nerves under fair control.

Graham was conscious of a greasy, sickly taste on his lips, while Traube caught himself just in time from executing a frantic leap in the direction of the door. The Frenchman stared at the wall, his eyes protruding on his bullet-

shaped head; and Hillyer was a cherubic, curly-haired study in the most appalling shades of dejection and despair.

But automatically, while their souls seemed to be contemplating some very distant and not very cheerful object, they mumbled, "Yes—go on," like a Greek tragedy chorus.

Macdonald shuffled the deck with steady fingers. He cut and commenced dealing from left to right, turning the cards face-up as he dealt them.

"Here you are, count," he said in a great, oratorical bass, and gave the first card to the Frenchman, who bowed gravely, remembering even in that moment of fear and expectation what was demanded of a man who bore the oriflamme of St. Denis on his scutcheon. "The eight of spades. Saved for France and glory—at least so far."

The Frenchman gave a little joyful exclamation, but instantaneously resumed his tragic expression as he looked at the others. Mac-

donald had turned up another card. He gave it to Hillyer.

"The nine of diamonds, old man. You may have to cable to your aunt after all."

Graham was next in line. He had to react with all the force of his will against a sensation of faintness running down his legs.

"Go on, go on," he said thickly. "Cut out the chaffing."

Macdonald laughed and dealt.

"The king of spades—danger line, my boy. Reminds you of the Boers, eh?"

Walsh was next and received a small diamond, while Traube got the queen of hearts.

"Ach!" he exclaimed huskily; then, with an access of heavy, Teutonic humour: *"Gott* bless de ladies!"

But nobody smiled. Hayes seemed afraid to open his lips lest a groan should escape him.

"Hey there, you wooden-faced panjandrum," Macdonald shouted, and tossed him a card.

It was the four of clubs. He paused for a moment. Then he swiftly dealt a card to himself. He picked it up, looked at it, and tore it into a dozen pieces.

"What was it, what was it?" Graham demanded with an ugly oath.

Macdonald laughed.

"What d'you think it was?"

"I think it was an ace, by heck!"

Again the other laughed.

"And you're right. It *was* an ace!"

There was a sweep of utter silence. The six men sat rigid, looking into each other's faces guiltily. Then suddenly, Graham jumped up.

"You—you—" He stuttered in his excitement, and his face turned purple. "You lose—da—da—damn you!—You lose!—You won't back out!—You'll live up to the compact! You—"

Macdonald looked him up and down.

"Of course I will, you damned cad," he said

in a level voice. "I'll live up to it, and I'll die up to it when the time comes."

Graham controlled himself with an effort.

"I beg your pardon," he said stiffly. "I didn't mean to—"

"Shut up," Walsh interrupted him with a roar. "Shut up, yer pap-fed, yellow-livered, slobbery-mouthed, sheep-herding coward! Shut up, yer spotted, body-snatching gila-monster!"

He turned to Macdonald. "Look a-here, pard," he said. "I'm as sorry as hell, to put it mildly. An' say—let's call this thing off. I don't like it—I—"

Macdonald shook his hand warmly.

"Well, Alkali Bill, you aren't such a bad gink after all. But don't tell me that you're sorry. Because you're not. You're glad, man, you're tickled to death—and you bet I'd be if I was in your boots."

Walsh was going to say something else. But Macdonald continued.

"Cut the soft pedal, Andy. We played for a stake. I lost, and you won, and that's all there is to that. And I don't want you to release me from my compact." He broke into loud laughter. "For you mustn't be too damned sure that I am the loser, and that you are the winners. I've won too!"

"What do you mean?" Graham asked sharply. "Are you trying to hedge? It was the ace—you owned up to it. We all heard you."

Macdonald smiled serenely.

"I tell you I won. Why? You fellows will have to work like the devil to get the money. The money for the insurance, and my own little pile; the three thousand. And just as soon as I've got my three I'm going to begin my last chapter, and, believe me, it's going to be *some* chapter! The fat of the land; peace and plenty; no more cheap tobacco, no more ham-and round at the Dutchman's, no more cheap lodging-houses. No. I'll live at a decent

place. I'll join the club. I'll have a hell of a time.

"But you," he jeered at them, "you poor simps, you'll have to work for me. God, how you'll work to make that seven hundred plunks apiece; and you'll make it. You bet you'll make it; because you know it's a cinch; because you know that I won't welsh. Yes, you down-and-outers, you'll have to work like fiends, and I—I'll be the gentleman of leisure."

There was a short pause.

"My word!" murmured Hillyer. "There's something to that! Suppose the governor refuses to remit; suppose the aunt— My word!" he said again, and goggled up like a dying fish.

The thought of how hard they would have to work to contribute their seven hundred dollars each struck them all with sadness.

Hayes sighed. He pointed at the bar-room.

"Let's have a snifter," he said. "It'll cheer us up."

There was a general movement in the direction of the bar-room; but Macdonald stopped them with a gesture.

"I wouldn't if I were you," he said softly.

They turned and looked at him questioningly.

"You see," he continued with the same sardonic mildness. "You see, I want the last ounce of flesh. I want every cent of that three thousand, and I want it darned quick. I give you a week to come across with the boodle!"

"A week?" Graham gasped.

"Exactly. You must respect a dying man's last wish, don't you think?" Then he continued seriously. "Yes, a week; not one single day more, mark my words. You'll have to start out, bright and early, to-morrow and work. Gad, how you'll work! So, take my tip, and cut out the booze. Off to bed with you. Don't hang round to pick flowers. Remember: seven hundred bones apiece—and seven days to earn 'em in!"

They filed out, one by one, without another word. Walsh was the last to go. He turned at the door and walked up to Macdonald.

"Look a-here, pard," he began hoarsely.

But Macdonald cut him short.

"That's all right, Andy," he said. "I know what you're going to tell me. No, no! Forget it—can it—cheese it—dry it, and keep it under cover! Let me alone. You're a decent sort, but—"

He pointed at the door, and Walsh left.

Macdonald walked up and down. He was deep in thoughts. It had all happened just the way he had wanted. He had lost, and he had wanted to lose. He had even cheated so as to lose. For, remembering an old trick he had learned in college, he had palmed card after card so as not to give an ace to any of the others; and when his own turn had come he had torn up his card before the others had had a chance to see it.

He picked up the pieces which were littering

the floor and put them together. They took the form of the jack of diamonds. He laughed and put the pieces in the stove.

He walked up to the window and looked out. He was surprised to see that night had passed, and that the grey-white of early daybreak had already come.

One year; twelve months; three hundred and sixty-five days, and then? He wondered if he had been a fool, or a very, very wise man.

He felt as he imagined a high-flying bird must feel, alone in the upper space.

Suddenly the air of the room oppressed him. He felt slightly sick. The atmosphere was acrid, greasy, intolerable. He flung open the window and let in a rush of cool morning air.

He looked at the landscape with steady eyes.

The East was drowning in ensanguined colours, and a sort of soft, lazy, sleepy flame was creeping over the tips of the pine-trees down in Hangman's Canyon. He looked up the street. All the common, wretched things,

the ugly, desolate frame houses, the rickety fences, the slanting chimneys, were losing their drab. Under the pagan gold of the morning they burned like costly and curious jewels.

He passed his hand across his forehead, and was surprised when he felt that it was covered with moisture.

Suicide, he thought, final oblivion, the beyond—and no more worries. Also one year of plenty. For three thousand dollars! Three thousand dollars!

He buried his face in his hands.

Three thousand dollars, he said to himself; what a chance he would have for a new start, a new life, with three thousand dollars in real money!

Gee, what a chance!

CHAPTER V

MAC'S JACKPOT

"STROIKE me pink fer an 'anky-panky Heytalian organ-grinder if I goes and meddles with this 'ere ruddy swine of a jackanapes wot's got more pants than 'orse-sense!" briefly and casually remarked Lord Graham in the general direction of his wife and the sizzling coffee-urn.

Lady Graham, sweet-faced, corpulent, and white-haired, looked up with a smile.

"What is it, dear?"

Her husband did not appear to have heard her.

"Aw! fer a bloomin' dustbin!" he said with a veritable shriek of agony.

This time even Stubbins, the immaculate, funereal butler, who stood behind his lordship's chair, came out of his professional calm.

"I beg your pardon, m'ludd, did you ask for a—a—eh—a dustbin?"

"Right-oh," came the uncompromising answer.

"Thank you, m'ludd," said the butler, and added, after a discreet pause, in a very still voice, "Pardon me, m'ludd, but may I ask what for?"

Lord Graham turned in his chair and threw a withering glance at the faithful Stubbins.

"To bury my 'ead in, yer plurry fool!" Then, with another shriek of rage: "Tike that ugly mug of yours out of this 'ere room. Go on. Sling yer 'ooks!"

"Thank you, m'ludd." Stubbins bowed and withdrew.

Lady Graham had been quietly buttering the goldenest, fattest muffin that ever came out of an English kitchen.

"What's the matter, dear?" she asked again smilingly.

Her husband slammed a pudgy, dimpled,

babyish hand on an open cablegram which was resting against the sugar basin.

"Did you arsk wot's the matter, Syrah? Why, this 'ere bloomin' tuppenc-'ypenny, muddlin', rotten—" Words failed him for a moment. Then he added, fervently, incontinently: *"Aw Lord, stop the bus!"*

Lord Graham jumped up from his chair and walked up and down the length of the cheerful, well-furnished breakfast room, which overlooked the Sussex Downs.

His wife watched him, a frozen little smile on her face. But she did not ask him again. He would tell her in his own good time, she knew.

For nearly fifty years she had been his wife and his only sweetheart, his friend and faithful ally. She had been his wife in the old days when he kept a fried-fish shop on the barbarous confines of Pimlico; later on, when he expanded his fried-fish enterprise from shop to shop until it covered all of Pimlico and half of

Soho; when he became the fried-fish monopolist of the Metropolis, with branches all over England and Wales; when he turned his business into Graham & Co., Limited, he himself being both the "Co." and the "Limited"; and, finally, when a judicious contribution of half a million pounds sterling to the Conservative party fund precipitated him, fried-fish and cockney accent and all, into the House of Lords as Lord Graham of Penville.

She had been the sharer of his deep joy when, late in life, she had given birth to a son and heir; and of his horrible, inarticulate sorrow when the same son and heir had been cashiered from the army and the company of decent men for conduct "unbecoming an officer and a gentleman."

Together with her husband, helpless, hopeless, she had seen their son go down the ladder, rung by rung.

And now the boy was over there in America, in Spokane, as far as she knew. For they only

heard from him when he got into a specially disgraceful scrape and had to have money.

Six months back Lord Graham had sworn that he would not send his son another shilling as long as he lived. She knew that her husband stuck to his decision once he had made up his obstinate old mind. And now she was horribly afraid of what the cable might contain. For it was doubtless from Ralph.

So she watched her husband with a smile on her face. But it was a make-believe smile, and her old hands were trembling.

Finally she could no longer stand the suspense.

"Is it?" she asked brokenly.

"No, Syrah, old dear. This time it ain't that Johnnie boy of ours. It's that friend of 'is, that 'ere young Willyum 'Illyer."

"Sir Charles's son?"

"Right-oh."

And he began to explain.

"You see, Syrah, Sir Charles 'as done just

the same as me. 'E stopped sendin' 'im remittances. The old codger told me so 'imself. And now that son of 'is 'as gone and married a bloomin' Indian, one of them 'ere red femyles, all pynt and feathers and—and—" he went rapidly over his literary recollections, "and scalp locks, and bleedin' tommyhawks and—and all that," he finished lamely.

"But what did he cable you for?" his wife demanded.

" 'E didn't. Ralph did."

"Ralph? Our son?"

"Yuss. 'E cybles me that Willyum's comin', 'ome to England. Gawd knows 'ow 'e's raised the money for the trip, but comin' 'ome 'e is—Indian wife and pynt and tommyhawk all complete—and 'e's goin' to disgrayce and shyme 'is father, Sir Charles, just out of rotten cussedness—aw Lord!"

"But what does Ralph want you to do about it? Break the news to Sir Charles?"

"Not at all! On the contrary! Ralph sez

'e 'ad a talk with this 'ere Indian wife of Willyum's, and for a thousand dollars she's willin' to sling 'er bloomin' 'ooks; to run away from 'er 'usband. Ralph sez to cyble the money to 'im at once."

Lady Graham smiled.

"You must do it, dear. At once."

"But I 'ave sworn as I wouldn't send any more money to that precious son of ours."

"This is different, dear. This isn't for Ralph. It's really for Sir Charles. He is a good friend of yours. He has been so nice to us, introducing us to the country gentry and all that."

"Right-oh, old gel. Right as rain." He kissed his wife. "I'm off to London in 'arf a jiff and cyble this 'ere money."

Twenty minutes later he was on the station platform, waiting for the Brighton and South Coast Express. And the last man to enter his compartment, red, hurried, perspiring was Sir Charles Hillyer, William's father.

Sir Charles was a proud and wealthy man of a family which had been identified with Sussex for over a thousand years.

"My dear sir," he used to say, "the Hillyers ate Sussex mutton and drank Sussex ale long before the Conqueror stuck his ugly Norman nose across the Channel."

His motto was "High Church, High Toryism and Old Port forever"; and he hated Radicals, Dissenters, the London County Council, and self-made men. But his most venomous hatred was directed against the House of Lords, which he called "that infernal breeding-place of bloated, mediocre parvenus, that dumping-ground of ennobled wholesale butchers, brewers, carterers, and licensed victuallers." But, since he made a point of not living up to his ferocious Tory principles, he had somehow taken a great liking to the cockney peer, Lord Graham of Penville, who had bought the estate next to his.

"Hullo, Graham!"

"Hullo, Charles!"

The greetings were friendly and informal enough. Yet Lord Graham was embarrassed as he looked at his vis-à-vis and thought of his Wild-West daughter-in-law; and a shrewd observer would have noticed that Sir Charles was just as embarrassed. But, between cursing the Liberals and deciding that Free Trade was ruining England, the two gentlemen managed to keep up a friendly flow of conversation which lasted them until the express drew into the Waterloo Station.

There were a few hurried words of farewell. Then Lord Graham took a taxicab and so did Sir Charles; and both machines whirred off in the direction of the city.

Half an hour later, Lord Graham was at the Smith and Union Bank arranging a cable transfer of one thousand dollars to his son in Spokane, while Sir Charles was at the Lloyd and Globe, where he drew his check for eleven hundred dollars to be wired to *his* son. For he,

too, had received a cablegram this morning from his son, practically identical with the one over which Lord Graham had fumed so at breakfast.

Only in Sir Charles's message it appeared that it was the Honorable Ralph who had taken a squaw wife to his bosom; and William, being a little more far-sighted than his friend, had cabled that it would cost eleven hundred dollars, and not a thousand, to buy off the squaw.

Thus, twenty-four hours later, Hillyer, Junior, and Graham, Junior, were silently shaking hands outside of the Spokane branch of the Bank of Montreal, where Fred Cummins, the manager, had just paid eleven hundred dollars to the former and a thousand dollars to the latter.

They stepped around at once to the Old National Bank and paid seven hundred dollars each into the account which had been opened for the contributions of the members of the syndicate. Hillyer was for a speedy and

eminently festive investment of the remaining seven hundred dollars.

"I say, old top," he said, "let's buy clothes and things . . . let's have a gin-and-bitters and a few cocktails; then a bit of food, what? Then—"

But Graham, true though dissolute son of the fried-fish monopolist, pronounced a stern veto.

"No, by Jupiter. We've seven hundred dollars left, and we're going to save it. One of the other chaps might fall down on his payment, you know, and then we can buy him out."

"No danger of Mac welshing, what?"

Graham laughed.

"Not he, the blooming fool! Come on, let's go for a car ride. The fresh air will do us good."

So they boarded the next car and were off toward Cœur d'Alene Lake.

Early that morning, Count Jean de Salle La

Terriere could have been seen leaning over the railing of the bridge which spans the Spokane Falls. He was letting his thoughts take possession of him, and the rhythmic gurgle of the falls seemed like a modulator of the visions of his life that floated through his mind.

They were black thoughts, blacker visions, and deep in his heart he envied Macdonald who had drawn the ace two nights ago at Eslick's. He envied him, *nom d'un chien,* he, a gentleman of the Faubourg St. Germain, the descendant of men who had been Peers of France, and Chevaliers of the Saint Esprit.

The count felt dejected. His soul was both lumpy and leaky; and as he looked down at the white, puffy froth of the falls, as he listened to the slow, lapping sound of the waves farther down in the whirlpool, as he saw the red wrack of the rocks and heard the sucking of the green, turbulent water, he felt like jumping down from the bridge and ending it all. His heart was like a weary sea-bird, far out on the ocean,

when the night is down and no ship near on which to flap down and rest.

He had started bright and early on the day before to earn the seven hundred dollars.

He had begun by taking the last one of his heirlooms to Ostrowski, the pawnbroker. It was an exquisite, gold-framed miniature on ivory of a saucy belle of the First Empire, of his own great-grandmother.

But Ostrowski had shaken his head.

"Oy yoi, yoi! Vot vill I do mit der bicture of a dead Frenchvoman? It ain't saleable and it ain't moral, Frenchvomen ain't. *Nebbich! Was für'ne Meschuggass!*" he had exclaimed. "I tell you vot I vill do. I gif you dree dollars shbot cash for der frame, and I svear to you by der Gott of Abraham and Jacob dat even den I am cheating my children's children!" And he had wiped an imaginary tear from his face at the distressing thought.

The count had taken the three dollars. He had collected another three from the kindly

French couple who managed the wine cellar of the Hotel Spokane.

Of course, there were the French priests of Gonzaga College, the Jesuit High-School on the other side of the railway tracks. They would give him ten, perhaps twenty dollars, out of pity, and because of his great name. But he decided he would not go there. No!

And he had only five more days to earn the seven hundred dollars in. So he thought; and suddenly an idea came to him. He knew where to go for information. For, like all free-thinkers, he was a great believer in the written word.

He crossed the bridge, turned up First Avenue, and walked up the steps of the Carnegie Library. He stepped to the information desk.

"*Madame*—" he said timidly, politely.

Miss Hattie Reeves, capable, kind-hearted, used to the strange riff-raff from all the world which drifts to the Northwest, to the broken gentlemen who dream away the greyness of an

occasional hour by poring over books oddly in contrast with their ragged clothing, asked if she could be of service to him.

The count explained his wishes, in his soft, exquisite English, and a few minutes later he was tucked away in a corner of the capacious library, with half a dozen books in front of him. There was a complete history of Jesse James and one of Moseley's Guerillas. There was a volume which spoke about the grisly deeds of Travers, the bad man par excellence of the Inland Empire, and similar tomes dealing with the blood-curdling specialties of Soapy-Smith, Swiftwater Bill, Three-Fingered Deffenbaugh, and other such heroes of the highway.

The count read, making copious notes, returning the books to the librarian, and bowed himself out of the library. Then he walked down the street, purchased a revolver and a black neckerchief at Ben Breslauer's Second-Hand Emporium, and invested the rest of his six dollars in a substantial meal at the Club

Café, carefully studying between bites the notes which he had made at the library.

He left the town, walking in an easterly direction. He swung along steadily. It was late when he reached the place on which he had decided. The sun had gone down, and the clouds were like films of fire; and, as he gazed at them he felt that he was moved by a spirit greater than mere sordid love of treasure. For even thus had his ruffianly ancestors descended from their rocky fastnesses to levy toll from merchant and monk.

He fastened the black neckerchief across his face and got his gun in readiness. A minute later he heard the faint whirring of the electric car. A few breathless seconds . . . and he saw the huge, white-glaring head-lights which brought the lonely landscape into sharp relief.

He hailed the car with loud voice, and it stopped. The count was quick and strong despite his years; and it took him but a few seconds to swing himself aboard the platform,

to frighten the motorman and the conductor into obedience, and to march them into the car, ahead of him at the point of the gun.

He ordered the motorman to take off his cap as a sort of collection box for the passengers.

"Put 'em up, and keep 'em up, gents," he said in as close an imitation of the approved highway diction as he could master. "Shell out, and be darned quick about it!"

Three passengers were in the car. The first was a fat banker whom he knew by sight as the president of the Farmers and Mechanics' National and whom he had often watched through the windows of Davenport's restaurant, eating his fill and being otherwise objectionable.

"Frisk the gent," the count ordered the conductor.

The latter obeyed, and took a well-filled, hearty pocketbook from the banker's inside pocket, which he dropped into the cap.

But when the count got a good look at the

other two passengers, his iron will failed him and his revolver wavered the least little bit.

For they were Graham and Hillyer, his fellow down-and-outers, his fellow members of the suicide syndicate.

They had their hands up. Both looked goggle-eyed, unhappy. Scared to death, the count decided; and he was about to pass them over. Heavens, he thought, they were as broke as he himself. But on second consideration he said to himself that, so as to avoid all suspicion and to leave behind him as few clews as possible, he had better carry his bluff through.

But he nearly fainted, when, acting on his orders, the conductor tapped their pockets and relieved Graham of a fat roll of yellow-backs.

He swept the contents of the cap into his pocket, backed out of the car, dropped from the back platform, and ordered the motorman to go on.

"Travel, pard, and keep on a travellin'," he

said, again quoting from the history of Jesse James.

The motorman obeyed the order implicitly, while the count plunged into the woods. He reached the river, threw gun and neckerchief into the turbulent waters, and returned to town in a round-about way.

He sat down on a bench in Manitou Park, and, striking match after match, he counted his ill-gotten gains.

He found that the roll taken from Graham contained seven hundred dollars even, while the banker's added up to the tune of over two thousand.

A happy, childlike smile spread over the face of the count.

"Saint Denis and fifteen million pale-blue rabbits!" he exclaimed. "But this is the Wealth of Ophir! The Purse of Fortunatus! The Treasure of the Queen of Sheba! Ah, by the fifty-five little curly-tailed guineapigs!"

He put the seven hundred dollars in his hip

pocket . . . just the sum he needed as his contribution for Macdonald, he said to himself with a chuckle. The other roll he buried in his inside pocket. He would see by-and-by what to do with it. The first thing, of course, would be to redeem the little miniature which he had sold, and then—oh, well, he would see.

And, happy and whistling a gay and decidedly mundane French song, he left the park and turned into Pacific Avenue.

He was about to turn into Sprague Street, on his way to Eslick's when a crowd on the corner attracted his attention. Many men had gathered there, mostly miners and lumberjacks from the near-by country come into town for a spree, and they were surrounding somebody who was evidently haranguing them. He could hear a stray word now and then, tried to push his way through the crowd to take a look at the preacher, but could not break through.

Some Salvation Army man, he decided with a shrug of the shoulders and a pitying smile

for all such uniformed Anglo-Saxon sentimentalities. He was about to turn away when a word from the unseen preacher riveted his attention.

He listened.

"I don't believe in dishonesty, gents," came the voice from the thick of the crowd. "Yer can call me a damned sheep-herdin' son of a coyote if I don't believe in wot the Good Book calls the Golden Rule . . . since I've reformed, leastways."

"Say, pard, when did yer reform?" came a ribald, alcoholic query.

But the orator paid no attention. He continued in a tremendous basso.

"No, gents, there ain't a wickeder sin than stealin'—unless it be sheep-herdin'. Say, back home in Wyoming I oncet saw a Chink lynched for stealing a pair o' pants, and darned rotten pants they were, too, not worth two bits; and oncet I saw 'em string up a couple of greaser cattle-rustlers wot had swiped some of old man

Gibbons' yearlings; damned hard punishment, sez you! And damned square justice, sez I! It ain't the pants, nor it ain't the little calves! It's the all-fired principle of the thing, gents! For there ain't no greater crime than stealin'—always exceptin' sheep-herdin'—and there ain't no excuse for it at all."

The count blushed furiously. Perspirations studded his brow. Good Lord, he had stolen money an hour ago. He had held up an electric car. He had—

But he had to håve money. He had to! What did that snivelling, sentimental Salvation Army man understand of the tribulations of a man like himself? Again he turned to go. But more people had gathered in back of him, and he found it impossible to break out of the circle of listeners. He listened in spite of himself.

"And who's responsible for stealin'?" the voice continued. "Let me tell yer! It's them saloons, gents, it's them whiskey-sellin' dens of

—of—iniquerty and shame, believe me! It's them gin-sinks wot's rottin' the guts out of our manhood and the bread out of our children's innercent mouths! I'm for perhibition, gents, first, last, and all the time!"

There was derisive laughter. But the unseen orator continued unruffled.

"Come on up, gents, and do a good deed! I'm collectin' for this here anti-booze campaign, for I sez that lips wot have touched licker—be it whiskey, gin, or even plain, ordinary beer—shall never touch mine!"

"Say, who the hell wants ter touch yer lips anyways?" came a challenging roar.

But the preacher paid no attention to it. The count, somehow or other, felt a strange, softening sympathy with this rough-voiced enthusiast creep over him. He edged up closer, to see, but could not. Directly in front of him a huge French-Canadian timber-cruiser was standing, barring the view.

"Step up, gents," continued the orator.

"Contribute yer little mite toward this here fund! I ain't asking yer to ante up yer hard-earned money. But if yer have a few simoleons kickin' round sorter loose wot hasn't been earned exactly honest; if yer have a few ducats wot you've won at poker or slush or pitch or one of them games of iniquerty, then I asks yer to dig 'em up from yer pants and to put 'em into this here hat. Remember that stealin' is a stinkin', rotten sin, and there ain't no blessings of no sort wotsoever on money wot's tainted. So, if yer have any of this here tainted money about yer, drop it in the hat!"

There was a roar of laughter. Then once more the orator's voice boomed out.

"Come on and pay up! Don't rob the widows and orphans!"

A deep, raucous sob came from the throat of the count. But this rough man was right, he said. It was not a good deed to rob the widows and orphans. And perhaps the two-thousand-and-odd dollars he had taken from

this fat pig of a banker belonged to some poor woman!

But he couldn't touch such money; neither could he go to the banker and confess.

Yet, he must make some sort of restitution!

He groped in his inside pocket, encountered the banker's roll and threw it over the heads of the crowd in the direction of the orator.

"Here, *monsieur,*" he shouted. "A small contribution. Use it for the widows and the little orphans!" And he broke away from the crowd, penitent tears coursing down his cheeks.

A few minutes later, the orator—it was Andy Walsh—gazed at the roll which the unseen stranger had thrown him from the crowd.

"Two thousand one hundred dollars!" he said with a beatific smile. "Seven hundred bones for Mac's jack-pot, and still fourteen hundred perfectly good bones left for little Andy. Gee whizz!"

CHAPTER VI

ALL IN

IT was early the following morning.

Macdonald was warming his toes at the glow of the cast-iron stove in the lobby of the Hotel Eslick, while Graham, Hillyer, and count Jean de Salle La Terriere were sitting about in corners of the room, in various attitudes of dejection, silent, brooding, unhappy.

The only sound was the plaintive, minor note of a Chinese love song which drifted in from the bar where Chung was wiping glasses and dreaming of former joys when he was still a peaceful bean-planter on the banks of the Pai-Ho.

The song got on Graham's nerves. He rose, walked up to the bar-room, and shut the door with a bang. Then he sat down again in his former attitude of despair.

Macdonald burst out laughing.

"What's the matter with you fellows?" he asked. "Each and every one of you has earned seven hundred dollars in two days. If you don't want to tell me how you did it, that's your own look-out. I am not kicking at that. But can't you even say a decent word?"

There was no answer.

"Say," Macdonald commenced again, "you two Britishers look like Liverpool shipowners whose last turbiner has just been submarined. And you, count—why, man, you've the guilty appearance of a cat coming from an alley-way . . . its whiskers still wet and white with tell-tale cream. Fess up! Did you rob anybody? Are you expecting a plain-clothes man to drag his broken arches across the threshold and lead you off to the jug?"

The count gave a little shudder at the last suggestion, and glanced furtively at the two Englishmen who kept their stony silence.

"Can't you say a word?" Macdonald asked

again. "What is it? A hang-over? You seemed quite sober when you came home last night."

Hillyer looked up with a snarl. He was formulating a series of disparaging remarks concerning Macdonald's face, figure and moral habits. But he suppressed them as once more the pathetic remembrance of his financial loss came back to his mind.

Seven hundred dollars gone up a perfectly useless spout! He hadn't even got as much as a cocktail's worth of change out of it. If he only had not listened to Graham, and had invested it the way he had wanted to, in a large and festively alcoholic spree!

"My word!" he turned to his countryman. "You're *all* sorts of a bloody fool, aren't you?"

"Chivy it! Go to the devil!" came the uncompromising answer.

Hillyer turned purple with rage. He would have clenched his fists and gone for the other if he had not been constitutionally averse to all

unnecessary bodily exercise. For he had endowed indolence with a profound, semi-religious impulse which was every bit as mysterious and coercing as the millionaire's hunt after the glittering double-eagle.

"What's the matter with you?" Macdonald asked once more. "You have done nobly. You've earned your ante in no time. Do you regret our compact?"

"No," bellowed Graham.

Macdonald smiled.

"All right," he commented peacefully, "if you can't talk, for heaven's sake don't try to."

A minute later Walsh came down the steps and walked into the lobby. The others looked at him in surprise. For in spite of his threadbare clothes, a certain indefinable aura of happiness and solid prosperity surrounded the rugged bulk of the cowpuncher.

There was an almost dewy freshness about him; his boots were shiny; his thick, black hair was parted down the middle with mathematical

precision; his cheeks were freshly shaven and rubbed to a hard, glossy, hygienic red.

He walked up to Macdonald with a heavy swagger and plumped a fat roll of yellow-backs down in front of him.

"Cast yer peepers over these, old hoss, and count 'em!" he said with a loud voice. "Count 'em careful and slow! Seven hundred plunks even, or I'm a Mormon!"

The others heard, and looked up with starts of surprise. Walsh enjoyed the sensation for a few seconds, tried to strike a negligent attitude, failed miserably, and continued with a yet louder voice:

"Pay 'em in to our account at the Old National, Mac, if you happen to pass that way."

"Why don't you pay them in yourself, Andy?" Macdonald inquired.

"I hain't got the time," Walsh declared pompously, and produced another roll of bills, even larger than the one which he had handed over. "I've a little business to see to; got to

invest some of these here boys. So long, gents." And he walked to the door with the same heavy-rolling swagger.

"Hey, Andy! Wait a second. I'm coming with you," a high voice piped from the barroom door, which had just opened.

It was Hayes, the insurance agent.

"All right, Hayes," the cowpuncher replied.

They left the Hotel Eslick together and turned up Sprague Street.

"Real money?" the insurance agent demanded, as he looked at the roll of bills in the other's hand.

"You bet yer sweet life," Walsh replied, and patted the roll of money with a caressing, paternal hand.

Hayes surveyed this evidence of luxury and opulence with approving, but envious eyes. He drew his arm through Walsh's.

"What are you going to do with it?" he inquired.

Walsh tried to assume the festive air of a

Wall Street broker who has just sold out his best friend over a stock deal.

"Invest it," he remarked casually.

"All of it?"

"Yep."

"How much have you got there?"

"Fourteen hundred plunk."

Hayes made a rapid calculation. Then he asked, trying to keep his trembling voice on an octave of solid, disinterested friendship.

"What're you going to invest in? Anything special?"

Walsh drew a gaudy prospectus from his pocket.

"Fasten your lill' orbs on this here, pard," he said. "A perspectus of the International Coal and Coke Company; the swellest and most attractive proposition in the whole Northwest. Ten cents a share and dead-sure to pop to par inside of the year. Just listen."

And he read out loud the glowing passages of the promoters; the usual comparison of the

new mine with the Bunker Hill, the Calumet, and the LeRoy.

"I'm hikin' right round to old man Houghton at the Peyton Block to stump up my little ante," Walsh continued. "Say, ain't it a swell chance?"

Hayes smiled.

"Andy," he said, "are you going to speculate, or are you going in for a straight, solid investment?"

"Invest, surest thing you know. I don't believe in no speculatin', and there ain't no speculatin' about this here mine. Not by a darned sight. It's a cinch—that's what it is—a double-barrelled Canadian cinch fixed up with round Oregon stirrups for safety's sake. Listen once more."

Hayes winked elaborately at nothing in particular.

"Listen here, Andy," he said. "If you really want to invest, you listen to me."

And he pulled from his bulging pocket a

pamphlet of the Western Crown Life Insurance Company.

Now be it remembered that, before selling life insurance, Hayes had been a real estate agent in Los Angeles, that he had sold Cannery stock in Portland, Oregon, apple ranches on the Hood River, Placer Gold shares in Seattle, Oil properties in Vancouver, and Building and Loan units in Calgary, Edmonton, and Saskatoon.

Thus, two hours later, Andy Walsh had taken out a nice, all-wool, burglar-proof, Harveyized-steel life insurance policy with the Western Crown. The first year's premium was a little over two thousand dollars, of which he had paid fourteen hundred in cash and the rest in notes. Needless to say, Hayes had manipulated the deal so that the company received the notes while he himself retained the cash as commission; which the cashier of the company, being a friend of Hayes's, may or may not have known.

Walsh returned to the Eslick, while Hayes walked to the Old National Bank, where he deposited seven hundred dollars to Macdonald's account.

He said to himself that he had deserved a little alcoholic refreshment. So he turned into Post Street and entered the festive swinging-doors of Jake Messerstecher's Germania café.

In the entrance he bumped against Traube. They exchanged greetings.

Sympathy was not one of the Californian's many failings. He was a firm believer in single-minded Nietzscheism, brought up to an up-to-date American business basis.

But now, his share in the suicide syndicate paid up, and fat, yellow-backed prosperity lining his inside pocket, he felt a little affected as he beheld the lugubrious, hatchet-like face of the German.

"What seems to be the trouble, Dutch?" he inquired. "Has a blight struck the sauerkraut crop? 'Iave the limburger veins of the West-

phalian mountains pinched out? Has the Kaiser shaved off his moustache?"

"Ach, Gott, nein! Vorse dan datt!" Traube sighed, and pointed a broad, short-nailed thumb in the direction of Jake Messerstecher's Germania café.

"Jake—he—," he continued after a pause, and was silent again.

"Well, what's Jake gone and done?"

Traube explained. It appeared that Jake Messerstecher was an old friend of his; that they had visited the same school together, back in Germany. So he had tried to borrow from the wealthy saloon-keeper the seven hundred dollars which he needed. He had offered him security. For he had told him that at the end of the year he was sure to receive a large amount in cash, and that he was then going to open up his café, and, as a bonus for the loan of seven hundred he had offered to Jake a half-interest in the future enterprise.

"Black on vite did I offer it to him," Traube

wound up his tale, "before vitnesses and mit a seal of der notary bublic attached."

"And Jake didn't want to come through with the spondulix, I take it?" Hayes asked grinning.

"Eggsactly! He laughed at me. He sed I vos a damned fool, und den he called me very bad names in Cherman vich I am ashamed to translate into English."

Hayes laughed.

"Forget your troubles, Traube," he commented, "and have a drink on me."

"No, tanks! I am too sad; beer vould not taste good mit dis sadness inside of me. *Ach Je!* I am so onhappy!"

Again a wave of sympathy swept over the Californian.

"I tell you what I'll do," he said. "I'll play you a game of cards."

"Pinochle?" Traube asked, with a hopeful gleam in his eyes.

"Sure, pinochle it is," Hayes replied, and

he led the other up the street and into the backroom of Miller's cigar store.

"Two bits a game, Traube, and not a cent more," he remarked as he sat down. "I ain't much of a pinochle player."

"Sure. Two bits soots me fine," the German agreed, and broke the seal of the deck against the edge of the table.

They played.

Late that night, Ritchie Macdonald was again presiding over the gathering in the lobby of the Eslick. The six contributing members of the suicide syndicate were present. They had all paid up their full shares of seven hundred dollars each; but they were all singularly quiet as to the methods by which they had earned it.

Traube had been the last to pay up. He had come into the lobby only a few minutes before, tightly holding on to a roll of bills which he had given to Macdonald.

Now he sat in a corner, next to Hayes, whose usually pasty complexion was tinged with an angry red.

The insurance agent was talking to the German in an earnest, passionate whisper. But the other was defending himself stoutly.

His words boomed out clear and distinct.

"Vell, it ain't my fault if you keep on raising der limit, iss it? Vot good iss a limit onless you shtick to it? Dere ain't no damned sense in a limit vot's got no limit!"

"What's the row?" Macdonald inquired.

"Nothing, nothing," Hayes replied.

And the German seconded him.

"Nodings at all."

Macdonald rose.

"All right, fellows," he said. "You've done nobly. You've done your part. To-morrow, bright and early, I'll step round to the Western Crown with Hayes and have that painless little insurance operation performed. And

the same evening I shall begin to wrestle with the three thousand bones you so kindly contributed."

There was a long silence. They looked at Macdonald, who sat hunched up like a large bird of prey, his pipe casting a grotesque shadow over his square chin.

He walked to the door.

"So I bid you all good-night—and good-bye."

"What d'you mean 'good-bye'?" Hayes asked. "Ain't we going to see you any more?"

Macdonald laughed.

"I told you that I was going to be a gentleman of leisure during my last year on earth. I can't afford to run round with a bunch of bums who live at the Eslick."

"Say, honest—" it was Walsh who spoke. "Ain't we going to see you no more at all?"

"Sure you'll see me. To-morrow's the first of April, isn't it? All right. You'll all see me at my funeral, a year from to-morrow."

He walked as far as the door.

Then Graham ran after him.

"I say, Mac," he commenced.

"What is it?" Macdonald demanded stiffly.

"Do you think you could lend me a hundred to-morrow? Just for a few days? I am rather stony-broke, you know—"

Macdonald laughed.

"Hold out another year, Graham," he replied. "You won't be broke twelve months from to-morrow."

And he walked into the bar-room.

CHAPTER VII

THE MIDAS TOUCH

WITHIN twenty-four hours of his suicide compact having been made hard and fast by the writing of the insurance and its assignment (as "security for a loan" to the six) and the making over of the three thousand dollars at Old National Bank, Ritchie Macdonald struck the more unchecked components of the city and the society of Spokane with the strength and the enthusiasm of a flying blast. He made his former expeditions into the realm of gaiety, champagne, and over-manicured finger nails look like the tenth part of a silver dollar multiplied by three.

He took up quarters at a leading hotel, and once more his former friends of the respectably

festive section gathered around him. They gathered with exuberance, mixed with thirst and expectation. For Macdonald, when in funds, had the well-deserved reputation of touching only the high spots.

He had also the gift of spreading about him a wave of quite inexplicable joy and happiness. And this time he was wallowing in a positive anarchy of joy, and he treated life as an obstacle race composed of hazardous, though pleasant obstacles.

He footed the bills in regal style, and the consequence was that credit was practically forced on him. He accepted it gratefully; for, knowing that in a year his race with life would be run out, he did not take the trouble of taxing his brain with the financial problems of the future.

He seemed to bear no grudge against Marshall Houghton for having denied him both a small loan and a job, but this recollection was rather embarrassing to Marshall Houghton.

"Look here, Mac," he said, blushing. "Were you really broke when you came to my office a few days ago and—"

Macdonald interrupted him with a laugh.

"Forget it," he said; and then a spirit of mischief caused him to add: "Of course I wasn't broke. I was just play-acting. Trying to fool you."

Marshall Houghton grasped the opportunity of saving his face.

"You didn't fool me a bit, old man. I knew you weren't broke. Of course—" he coughed, "if you had been, you know I would have—"

"You bet," Macdonald broke in. "I know."

Marshall Houghton felt relieved. For he knew that Macdonald's father was a very wealthy Easterner. He also knew that father and son had parted financial company in consequence of the latter's repeated failures and general mode of life. But then, perhaps they had made up; and the thought had worried him a little.

For Marshall Houghton was a true son of his father, Jay W. Houghton. Jay was to-day a man of wealth and standing. But originally he had been a wild-catter of the most aggressive type who had made his first stake by squatting on somebody else's property with a persuasive Winchester in the crook of his arm, and who had gradually increased his fortune by selling whisky to the guileless Siwash, copper prospects to the guileless millionaires of Boston and London, and later on by making a specialty of the sale of town lots which had to be marked by a bobbing buoy when the tide was running high.

To-day most of his wealth was solid and gilt-edged, but he had still a constitutional aversion to see loose money jingling in somebody else's pockets, and his son ran true to type.

And it was evident that Macdonald had money to burn.

Marshall leaned forward in his chair.

"Look here, Mac," he said earnestly. "Of

course it isn't any of my business. But what exactly are you doing?"

"Just now I am making a scientific investigation."

Marshall Houghton caught his breath; mining or water-power, he thought, and most likely for his father! He must find out the details. So he dropped his voice to a confidential, caressing octave.

"Mind telling me what it is? Perhaps I can be of help to you."

Macdonald grinned.

"You are, old man, you are! For, you see, I am making an investigation of alcoholism in all its phases. And you must own up to the fact that here is a science which is still in its infancy."

The other forced himself to smile. Of course Macdonald was hedging, he said to himself. So he was convinced that something worth while was in the wind.

"You might tell me, Mac," he said. "If

you're looking for investments, for your father perhaps—"

Macdonald tried to look mysterious and succeeded. He dropped his voice to a whisper.

"Marshall, my boy, I am not exactly looking for an investment. For I've got a cinch. I've a half-nelson on the infinite—and the infinite has a toe-hold on me." And he smiled grimly at the thought that he would be face to face with the infinite in a little less than a year's time.

The other rose to the bait.

"Talk sense. What d'you mean by the infinite? Some business deal?"

"You guessed it first time, old man. Business deal it is, and damned big business at that. Why, there's an initial payment of a hundred thousand dollars cash involved," he added casually.

"Handling it yourself?" Marshall Houghton's voice was eager.

"Good Lord, no," Macdonald replied quite

truthfully. "A syndicate is backing me up."

And he rose and left the room.

That evening, in his home on Seventh Avenue, Marshall Houghton communicated the news to his father. That conscientious financier smiled a heavily auriferous smile. Then he winked an elderly, steel-grey eye.

"I had an idea that young boob had something up his sleeve," he replied, chewing an unlit cigar. "By the way, you know that I had to take over control of the Western Crown, don't you?"

"Yes," Marshall replied sadly, for he believed that for once his father's astute brain had played him false when he had commenced meddling with the affairs of the local insurance concern.

"Well," the father continued, "I had a look at the books this morning, and I saw that Macdonald's taken out a hundred thousand dollars life insurance just a few days back."

"Paid in notes, I guess."

"Wrong! He paid spot cash."

"What d'you make of it, dad?"

"That ain't the question, my son. The real question before the house is what I am *going* to make of it."

Marshall suddenly jumped up. He spoke excitedly.

"By Jingo, I've got an idea. Mac told me a syndicate's backing him. But I lay you ten to one his father is the syndicate."

"Why?"

"Why? Why? Good Lord! Mac's father is the president of the Sun Life Insurance Company, the biggest concern of its kind in the country!"

Houghton Senior gasped with surprise. He had a rapid, pleasurable vision of pressing a lengthy contract—unread—and a fountain pen upon Macdonald, and of receiving from the latter a blank check signed by his father; and he smiled at the thought.

"My son," he said, "you must cultivate the

friendship of that young man. Have him round to the house. Often. Has he a card for the club?"

"Yes."

"Plays poker, I suppose?"

"You bet. He's nuts on it."

"Good again. Ask him to come to the club next Saturday night. First we'll have a bang-up dinner, and then we'll have a little game."

Marshall looked up anxiously.

"You don't mean—to—to—"

Jay W. Houghton smiled genially.

"My son," he replied, "be frank with the only father you've got. Also, don't be a damned fool. I've no intention of doing young Mac out of a measly thousand bones over a poker game. On the contrary, I want that boy to be friendly with me. I want him to win. I'm going to ask old Pat Kenny to take a hand in the game," he added significantly.

Marshall burst out laughing.

"Poor Pat!" he said.

"Poor Pat—hell!" Jay W. replied, banging his hairy fist on the table. "He got me into that Western Crown deal! He's as rich as mud, and it'll do him good to lose a few thousand plunk to young Mac!"

Father and son looked at each other. Then the latter winked at the former.

"Sort of—eh—salting the mine, are you?" he asked.

"Right."

So it happened that on the following Saturday night the small poker room at the club was thick with the smoke of four fat cigars, and sickly-sweet with the exhalation of much assorted liquor. Four men were grouped around the poker table; the two Houghtons, Ritchie Macdonald, and Pat Kenny.

Kenny was one of the leading businessmen of the Northwest. Though the tang of the steerage had never left him, he handled all

deals involving mines and contracts and real estate with a clear-eyed vision that was positively uncanny. He had become thoroughly Americanized in everything, being a good Irishman, except in poker. For he still believed it to be a logical and not a psychological game.

So he sat there losing pot after pot, with the air of a melancholy dropsical camel; and it was with deep, inward grief that at the end of the session, early Monday morning, he handed over a check of four figures to Macdonald.

Macdonald played cards two or three times a week after this, winning steadily; and so, in spite of the fact that he spent money like water, his account at the Old National Bank grew instead of decreasing.

He made a point of keeping away from Railroad Avenue. He had no desire to see the six broken men at the Eslick. He was not a coward; and he really believed that life was nothing but a rotten gamble with a stacked

deck, and that suicide would be the cleanest end to the plague-spotted failure he had made of his life since he had left Princeton.

Also, in a way he liked at least two of the down-and-outers: the cowpuncher and the count. But the idea of the six men in that rickety dive on Railroad Avenue, waiting for him to die, struck him as disagreeable and slightly obscene.

They reminded him of six starved, black, red-necked vultures, sitting all in a row on a low wall and waiting for the death agony of the victim before swooping down on it and rending it to pieces.

He could not banish the picture from his mind though he tried his best; and he wished that the end of it all would come sooner: Still, there was that suicide clause in the insurance policy. He would have to wait until the first of April of the next year.

So he drank and gambled harder than ever, and he won steadily.

It was natural that Ritter, the president of the Old National Bank, who saw his new client's account increase by leaps and bounds and who had received a tip from Jay Houghton, one of the bank's vice presidents, that Macdonald was in Spokane in the interest of a great Eastern syndicate, should look at the young man with favour.

Also, since it is right to stuff a goose before you pluck and kill it, he gave him a little whispered advice once in a while about Cœur d'Alene and Kootenai mining stocks. Macdonald, with the recklessness of a man who knows that his days are counted, followed the advice, and everything he touched seemed to turn into gold.

By the end of May he had over thirty thousand dollars on account with the bank, not to mention various small blocks of stock.

When one day Marshall Houghton, with elaborate carelessness, asked him if he took any interest in the stock of the Western Crown,

the idea of it struck Macdonald as deliciously funny; and he replied, quite truthfully:

"You bet I do. The Western Crown is a matter of life and death with me."

Marshall Houghton made a note of the remark. This was the first direct admission Macdonald had made about the matter, and that night he mentioned it to his father.

That gilt-edged old stock-bandit congratulated his son warmly on his acumen.

"Fine and dandy, Marshall," he said. "We'll have young Mac take an option on the Western Crown stock in no time. Lay low for a while. Meanwhile, let's investigate if the Western Crown has any assets that are any damned good at all."

He investigated.

Shortly afterward there was an informal little directors' meeting in Houghton's office in the Peyton Building. The two Houghtons were present, also Kenny and Ritter. There was a good deal of talking and figuring.

"You see, gentlemen," Jay W. said, "it's easy."

"It is that," Kenny agreed, and a beatific smile spread over the red, pulpy acreage of his face. "But we got to be quick and careful about it," he added with delicate restraint. "You see the fact of the matter is that there's a bunch of bran-new rube legislators up there at Olympia just now, and they're threatening to spring a new bunch of insurance laws on this commonwealth."

So the four directors were quick and careful; and inside of ten minutes a motion had been proposed, seconded, and unanimously carried which transferred certain of the Western Crown's holdings to a brand-new syndicate in consideration of a block of stock in the Red Cañon Copper Company.

It was of course only a coincidence that a good deal of the capital stock of this mining company had been owned heretofore by the two Houghtons, Kenny, and Ritter, and that

the same four gentlemen composed the new syndicate.

On the evening of the same day Macdonald entered Benson's barber shop in search of a nail-polish. He walked straight through to the manicurist who had a little box-like room of her own, and opened the door.

A man was sitting opposite the manicurist, with his back to the door, and just at the moment of Macdonald's entering he made a remark to the girl which caused her to scream and which caused Macdonald to clear the width of the room at one jump, and to strike the man in the face with the full force of his clenched fist.

The man fell like a log. Macdonald bent over him.

"Why, it's Graham," he shouted surprised.

A moment later Graham picked himself up.

"You'll pay for this," he mumbled thickly; he looked at Macdonald in a manner which made even that bland disdainer of life shudder

the least little bit, and he left the room without another word.

Macdonald dropped into the seat which the other had vacated. He looked at the girl who was breathing heavily. It was neither a handsome nor a pretty face, with its thin outline, its slow, silent eyes, and the lips curled a little in disdain. But there was a deep, fine sweetness in it, Macdonald thought, and also pluck, downright pluck. He wondered how she came to be working at this trade, and he put his wonder brusquely into words.

"What's the idea of your doing this sort of work? You know what to expect from half the men who come to have their nails manicured?"

The girl had regained her composure. She smiled.

"I've got to live," she replied. "And I've got to work for my living. It's right, isn't it? Everybody's got to do some sort of work, don't you think so?"

Macdonald looked up puzzled.

"Why?"

"I don't know why exactly. But I guess that's what we are sent into the world for, to work; don't you think so?"

Macdonald laughed.

Then he boomed out a sonorous, vibrating *"No!"* that wagged through the air like an undocked tail.

CHAPTER VIII

MAC HIRES AN OFFICE

WHEN Ritchie Macdonald left the club that same night, the thought came to him that he was perfectly sober, and that this was the first night since the signing of the suicide compact on which he had sought his couch without at least one sheet trailing in the alcoholic wind.

The consciousness of this fact disturbed him, and for a while he tried to play hide-and-seek with himself. But finally he decided that, since in a little over ten months he would be confronting Eternity in the making, or in the unmaking—he wasn't sure which—he might as well enjoy the luxury of being honest with himself.

"Cold feet?" Pat Kenny had sneered when

he had dropped out of the game of California Jack in the middle of a phenomenal run of luck.

"Signed the pledge?" Marshall Houghton had asked when he had steadfastly refused to take another drink.

He had not replied. But he knew why he could not concentrate his thoughts on the game and the crowd he was with. There was no doubt in his mind that all evening he had been thinking of the little manicure girl in Benson's barber shop. There was no doubt in his mind that he wanted to see her again. Very soon, he decided; for, after all, he didn't have so very many months more to live. Then an idea came to him.

"By Ginger," he apostrophized himself with a loud voice to the great surprise of the white-robed Mexican who was selling tamales on the street corner, "you *are* a bibulous ass of a Don Quixote, but you are man enough to do it, and to do it right."

And he winked at the moon and imagined that the moon was winking back at him with an air of benign sympathy.

He walked back to his hotel in a roundabout way. He enjoyed the exercise. For it was a peaceful night of late spring, with the low hum of a sleeping world. The sky was clear, and a froth of yellow stars was flung over the crest of the night.

The next morning, punctually at eight o'clock, he entered the box-like little room of the manicure.

Without a word he stretched out his hands.

She smiled and shook her head.

"You don't need it. I fixed your nails yesterday."

He laughed. It was such a frank, boyish, good-natured laugh that she joined in it.

"Sure you fixed them," he said. "I forgot." He fumbled for the right words; then he continued brazenly: "What's your name?"

A sharp reply trembled on her lips. But she controlled herself. She looked at him, and decided that the man's face was neither vicious nor mean.

"My name's Emily Steeves," she replied.

"Nice name; real nice, home-made, green-apple-and-raisin-pie name," he commented with another laugh, and again she joined in it, hardly knowing why.

There was a short silence. Then he continued:

"My name's Macdonald; Ritchie Macdonald."

Again there was silence. Then he asked suddenly:

"Stuck on your line of work, Miss Steeves?"

The question caught her unprepared, and she answered without thinking, but with ringing conviction:

"You bet I'm not."

"Then," he said, wagging a didactic finger, "why do you do it?"

She answered with a little rebellious note in her voice.

"I told you yesterday."

"I remember," he said. "Sad necessity of earning a living; nobility of labour, and all that sort of thing. You told me. But there are other jobs in the world besides cutting and polishing the claws of the male beasts-of-prey. Now there's stenography. Ever try it?"

"Yes. But there isn't enough money in it. Twelve per, that's the highest I ever got."

"How much do you make here?"

Once more his clean, good-natured countenance disarmed her suspicions, and she answered readily enough.

"Eighteen per's my average; a little more in winter, and a little less in summer. Why?"

Macdonald lit a cigarette.

"Come and stenog for me," he remarked casually. "I'll give you forty a week."

The girl blushed scarlet. She had worked long enough as both manicure and stenog-

rapher to understand the delicate as well as the indelicate approaches of the other sex.

"Say," she flared out, "you're a fine one to knock down other men for a fresh word as you did yesterday. And now you come here, the very next day, and you—"

Suddenly she stopped. There was such a look of honest, hurt bewilderment in the man's face that she did not know how to continue.

"Perhaps you're just joshing," she concluded lamely.

"No, I am not," he declared decisively. "Now, look here, Miss Steeves. Forget for a moment that I am a man male, and you a woman female. Banish the thought! Kill it with a cleaver and bury it! I like you. Get that? I like you, and nothing more. Get the 'nothing more'? Fine and dandy!"

"Well—but—"

He waved her interruption aside.

"Wait. I am coming to that. I am a man of affairs. I have—oh—investments to look

after, letters to write. And I—" he tried to assume the pathetic air of a chronic invalid, failed, and finally compromised by, faking a hollow cough. "I beg your pardon," he added in a thin, weak voice. "I get these attacks every now and then. I look very healthy, I know. But it's deceptive. My days are numbered."

"Wha—what?" Tears came into her eyes.

Macdonald tapped his chest and had another coughing fit.

"One more year," he said laconically.

"What do you mean?"

"That's what the doctors give me, Miss Steeves. One more year."

The girl felt horribly distressed. She gave a little cry of pity and sympathy.

"Oh, Mr. Macdonald, I am so very, very sorry!"

"Thanks. That's kind of you. I am glad you feel sorry for me. You see, I need help, to straighten out my affairs, to keep books, and

write my letters. Now don't you think that a man whose days are numbered has the right to have a girl about him whom he likes? Also I know it's hard to work for a man who is dying before your eyes—by inches, so to speak—" he gave another cough. "That's why I'm willing to give you forty per."

The girl stretched out her hand impulsively and shook his.

"I'll come."

"When? Remember, time presses; just a year; every day counts."

"I'll come to-morrow."

"Thanks." He rose. "To-morrow then."

He walked toward the door. The girl called after him.

"Where's your office, Mr. Macdonald?"

"In the Peyton Building," he replied, giving the first address that came to his mind.

Walking down the street, it occurred to him that it was a lucky thing that Houghton and Son owned the Peyton Building, and that he

would therefore have no trouble about renting an office. For he knew instinctively that the girl was both shrewd and proud, and that his story would have to dovetail in every particular so as to prevent her from seeing through his charitable intentions. He was well aware of the ideas and some of the intentions of the two Houghtons regarding himself, and he decided to utilise them.

Marshall Houghton was eager to give him all the office space he wanted.

"What about the corner office on the tenth floor, Mac?" he asked. "Belden and Wayland have it now. But they're going to vacate it on the first."

Macdonald shook his head.

"See here, Marshall," he replied. "I want only a small office. But, for reasons of my own, I want it right away, and I want it in this building. And I want some furniture that's been used, and that looks as if it *had* been used. Lend me some of yours if you will.

You see I have a special reason for my demand," he added impressively.

Marshall Houghton smiled. He knew, he said to himself. He also knew why Macdonald had quit the club so early the night before. Some of the people who were backing him, perhaps his father himself, were evidently coming out to Spokane to look over the situation; and so Macdonald wanted to give the correct, businesslike appearance.

"Don't worry, Mac," he said. "I understand. Mum's the word. There's an office right next to our main office. How'll that do?"

"Fine and dandy."

"All right. I'll fix it up with some of my own stuff right away this afternoon." He lowered his voice to a confidential whisper. "Are you going to start your—ah—active campaign for the syndicate you spoke about?"

Macdonald thought of the syndicate of the

six down-and-outers at the Eslick. He smiled.

"You bet," he replied. "But keep it under your hat. It's confidential dope, but I'm going to step into the arena. I shall bedeck myself in the loathsome apparel of the American businessman; I shall wear rubbers and an umbrella and an unlit cigar. I shall spread about me a general atmosphere of financial finesse and the culpability that goes with it. I shall play the part of a gifted and single-minded conniver at legalised graft. I shall hardboil my conscience and fan it with a goldbrick. I shall—"

"Take an interest in the Western Crown?" Marshall interrupted craftily.

Macdonald winked at him.

"Early next year," he replied. "Around the first of April. But not before."

When Marshall Houghton told his father that evening about his conversation with Macdonald the elderly financier smiled delightedly.

"Marshall," he said, "it's a shame. It's like taking pumpernickel out of an armless Dutchman's mouth. It's like converting a Turk to Mormonism. It's too easy. It ain't worthy of my financial abilities, but I got to do it."

Marshall looked slightly bewildered.

"I don't exactly get you, dad," he said. "Of course I know that you intend to unload your Western Crown stock on Mac. But—"

His father looked at him pityingly.

"Marshall," he said, "if it wasn't for the fact that you got me for a father you'd have to rely on the ravens to feed you, like the Prophet Elijah. You'd have to swipe embroidered pen-wipers from a high-school girls' charity bazaar for a living. And then you tell me that you aspire to the profitable and opprobrious realms of high finance! Why, boy, you don't even understand the first little Euclidian problem in thimblerigging."

"But—"

"But nothing! Consider! Here's young

Mac, working either for a syndicate or for his father, makes no difference which, and it's a cinch that he's got a free hand. He's taken an office, which proves that he's actually going to do business. And it also appears—for he was enough of a damned fool to let that particular cat out of the bag—that he ain't going to talk terms before April of next year. He told you that, didn't he?"

Marshall looked at his father with reverence tempered by envy.

"Yes, dad," he said.

Houghton, Senior, smiled.

"That's a sure sign, ain't it, that he's going to lay low and watch the company? We want to sell, don't we? Figuratively speaking, we want to misuse a nine-inch piece of lead pipe on Mac's coco, eh? Now, if you want to sell the stock of a company which you control, it's darn good business to mitigate the company's assets if you can do it without incriminating yourself.

"We've done that. We've done a little trading, I and you and Ritter and Kenny. We've taken over the real estate of the Western Crown, and have given to it instead a bunch of Red Canyon Copper stock. That's all right considering that the truth of the matter is that Pat Kenny owns the rest of the Red Canyon stock, and that he also owns the assay people body and soul, and these assay people are making monthly reports on the ore ledges of that desolate bit of God-forsaken desert landscape that'll make Aladdin's cave look like a piker's dream.

"So, you see, there won't be any kick when Mac examines the investment part of the company's balance sheet. The next item on the bill of fare is to boom the company's business. Now it appears that the main business of an insurance company is to insure people; the healthy sort who keep on digging up. We got to write insurance like the devil." He thought for a moment. "Say, Marshall, who's

the livest wire agent the Western Crown's got?"

"There's that fellow who wrote the hundred thousand dollars insurance for Mac, dad. Fellow called Hayes, I believe."

"Fine and dandy. You get a hold of him. He's the boy for us. I'll talk to him."

So the two Houghtons stepped around to the office, and, looking over the books of the company, they discovered that Hayes lived at the Eslick Hotel.

Houghton, senior, looked at his watch.

"Only seven o'clock. I'll go right round to the Eslick and interview that Hayes party." He slapped his son jovially on the back. "So long, Marshall. Yoicks and away! I go a-filibustering."

And he was off.

The conversation between Houghton, senior, and Hayes was short and to the point.

"Sure," the pasty-faced native son, admitted, "I'm the gink who pulled off the

hundred thousand plunk Macdonald insurance." He paused. He wondered if somebody had blabbed, and if the Powers Higher Up had received information about the suicide compact. So his voice trembled a little as he continued: "Say, mister—ain't—ain't it O. K.?"

Houghton smiled at him like a benign elderly wolf.

"You bet, my boy. It's more than O. K."

He drew Hayes into a corner. For he had noticed that the five shabby, hungry-eyed men who crowded about the stove—to wit: Walsh, Traube, Graham, Hillyer and the count—had cocked up their ears at the mentioning of Macdonald's name.

"Look here, young man," he continued, "that Macdonald insurance was a bright and noble piece of business. I honour and respect you for it. Put it here!" They shook hands. "I guess you know Mac pretty well, don't you?"

"Sure. He's a friend of mine."

"And I'm quite sure you wouldn't mind doing him a good turn if you could?" he winked at him and added hastily, "and if it would mean money to yourself?"

"You bet your sweet life!" Hayes replied fervently.

"That's good. Listen. I know for a fact that Macdonald intends to buy control of the Western Crown." Hayes nearly collapsed with surprise, but somehow succeeded to keep a straight face. "And so," Houghton continued, "if as good a friend of yours as Macdonald wants to buy something, you want that something to look good, and you'll do all in your power to *make* it look good, won't you? Don't reply, my boy. I can tell by the expression in your honest eyes that you agree with me. Put it here again!"

Once more they shook hands.

"So I want that company to look its very best," Houghton went on. "I want insur-

ances taken out, oodles of them! And you're the boy to turn the trick. Insure everybody. Insure those gentlemen over there near the stove. Insure the Chink barkeeper. Insure the Indians. Insure the lame, the blind and the crippled. Appoint your own sub-agents. Take the premiums in notes—any old notes—but insure them."

"What about my commission?" Hayes inquired. "It's all right for the company to take those notes. But I," his voice was determined, "I gotta have cash!"

Houghton patted his shoulder caressingly.

"Don't you worry, my boy. I'll pay you cash. I'll pay you personally."

They talked a little over the details, and Houghton returned to his home on Seventh Avenue well pleased with himself.

The moment he had left, the other down-and-outers surrounded Hayes with eager questions.

"Say," Walsh inquired, "who was the elderly party with the undevout smile?"

Hayes told them, and they were utterly amazed.

The count smiled.

"Palsambleu!" he exclaimed. "But he is doing well, our friend Macdonald!"

"Ain't he, though?" Walsh agreed.

Graham flushed an angry red. He hated Macdonald because the latter had knocked him down the day before, and now his hatred grew when he heard how well Macdonald had done with the money which he and the others had contributed.

"Our friend Mac evidently intends to welsh," he sneered.

"What d'ya mean 'welsh'?" the cowpuncher inquired with an ugly scowl.

Graham laughed.

"It's self-evident, isn't it? Hayes tells us that Macdonald is about to acquire control of the Western Crown. So he's made money

with the three thousand we gave him, instead of spending it, as he said he would. And a man who intends to commit suicide wouldn't bother his head about making money."

"Right-oh!" Hillyer seconded.

Walsh flared up.

"Look a-here, Mister Captain Graham," he thundered. "God knows what Mac's tryin' ter make money for. But Mac's a man of his word. You know that yerself, yer sinful, insidious, ornery hog, yer! I wish to God he *would* welsh! I've been sorry about this here damned suicide compact ever since April. I ain't no blood-sucking vampire, I ain't. But I knows that Mac ain't a-goin' ter welsh—not he!"

Graham smiled. He saw the battle-glare in the cowpuncher's eyes, and he had no appetite for physical combat.

"All right, all right, Andy," he said, soothingly. "I'm sorry I said it. But look here, all of you. Macdonald has done jolly well

with the little jack-pot which we contributed. We, on the other hand, are as hard-up as we've ever been. Why, hang it all, only this morning old man Eslick told me we'd have to clear out, every one of us, by the end of the week unless we paid him a substantial something on account. Mac's made a pile of money, and whatever he has made he owes to us in the first place. Isn't that so?"

"Right," chimed in his cherub-faced countryman. "Bloody right."

"And so I propose," Graham continued, "that we call on Macdonald and ask him to—ah—declare a dividend. That'd only be cricket, I fancy."

"It ain't!" Walsh growled. "Nor baseball neither! It's his money. We were all tickled stiff when he drew that there suicide ace instead of us. We didn't kick then. We were damned glad to give him those three thousand bones. And now he's got the right to do with them what he pleases. We ain't got no

right to sponge on him. I'm agin it, fellows."

But he was overruled.

"Suppose we call on him to-night—immediately—and talk the matter over with him?" Graham continued.

"Sure!" Traube agreed. "I second der motion."

And so the motion was carried, against the vote of Walsh, half-heartedly supported by the count. Graham telephoned to Macdonald's hotel, but was informed that Macdonald had gone to the club.

"Right-oh," said Graham, "we're off to the club."

He rose, picked up his hat and walked out into the street, the others following. Walsh was the last to go.

Graham looked at him with a sneer.

"Coming alone, Andy? I fancy you've reconsidered."

"I haven't neither," the cowpuncher replied. "I'm trailing along to see fair play."

CHAPTER IX

THE DEPUTATION

RITCHIE MACDONALD had gone to the club earlier in the evening, on a sort of farewell visit, as he said to himself. For he knew that, to carry through his plans in regard to the little manicure girl whom he had engaged as secretary and stenographer, he would have to make his bluff good.

During the past weeks his check account and his investments had grown steadily in spite of himself. Now he would have to look after them; he would have to attend to business. Otherwise, being shrewd and proud, the girl would see through his charitable intentions, and he felt sure that she would never forgive him. And the thought of hurting her feelings struck him as peculiarly disagreeable.

But was it really charity which he intended toward her? The thought came to him, and with it a faint wonder, like a light in a dark house. He dismissed both thought and wonder. Of course it was charity. What else could it be?

Also, why the deuce shouldn't he be allowed to do some practical charity? For he owned up to the fact that during all his life, while he had never done a really mean thing, a thing to be morally ashamed of, he had never had the energy to do a decently good thing either. He had been an idler, a failure and a wastrel, he told himself fiercely, and every one knew it. His father knew it, his mother, his sister, his friends; he knew it himself.

Of late he had made a little money. That was true. But he had made it gambling, and not working; and its very initial stake—the three thousand dollars which the six down-and-outers at the Eslick had contributed—he had received thanks to a compact by which he was

gambling away the most precious thing given to man—life itself.

All right, then, he said to himself; he would unselfishly make up to somebody else, since he had lost his last chance to make up to himself. He would pay the little girl her forty dollars per week, and later on he would surprise her by leaving her every cent of his money on his death. So here was an additional reason why he would have to look after his money and his few investments, why he must secure and increase them. He wanted to make the stake worth while for her.

So, since this was to be his farewell visit to the club, he had played two-handed stud poker with old Pat Kenny, with the open sky for limit. An expensive Princeton education, blended with the experiences of his *Wanderjahre,* had made him an expert at this homicidal variety of the great American game; and so he separated the old Irishman from a check which ran to a staggering four-figure amount.

Kenny had only given up the struggle after his wife had telephoned for the third time.

"Ye'll give me my revenge to-morrow, sonny," he had said on parting.

But Macdonald had shaken his head.

"Nothing doing, Pat," he had replied. "After to-night I am going to eschew this den of poker and punch, of bridge and brandy, of whist and wickedness. I am going to occupy myself solely with ducats and devoirs. I am going to foreclose on whatever business ability I possess and watch the gold-dust drop into my poke. No more cards—until April of next year!"

"Near-sport!" Kenny had growled savagely. "You're so darned tight that the good Lord had to use a shoehorn to squeeze your heart into your body. Bad luck to you, and lots of it!"

But, in his own heart, Kenny was glad that Macdonald was going to attend to business. It was a sign that he was ready to put the

finishing touches on the Western Crown deal, which, according to Houghton, had brought him to Spokane.

And so, since he still owned a minority interest of the company's shares, he said to himself that in the final settlement he would get back fròm Macdonald every dollar he had lost to him at poker, with a handsome bonus added to it.

Now Macdonald was alone in the card-room. It was between the afternoon and the evening session, between the bridge and poker hour. The members had gone home to eat dinner and growl at their wives, and would not be back before an hour or so.

Macdonald walked up and down the length of the room. He looked approvingly at the little tables covered with green cloth. Cards had been good to him. Cards had given him the groundwork for that neat little fortune which he proposed to leave to Emily Steeves.

Again his thoughts concentrated on the girl;

and then, very suddenly, he knew that he loved her. Ridiculous, he said to himself. A man doesn't fall in love at first sight, within twenty-four hours. But why not? whispered another cell in his brain. Man is born in an hour, and dies in a second; why can't he love in a day?

He *did* love her. He was certain of it. The thought came to him like a shock. He loved her—yes—and his love was like a fine rain, the kind which one neither sees nor hears, which is unceasing, chilling, penetrating.

What of it? His love would never do him any good—nor her any harm, God bless her, he completed the thought. One must live to love, and he—he would be in his grave in a little over ten months' time.

He supposed he *might* be able to strike some sort of a bargain with those fellows at the Eslick, so that they would let him off his contract. What of that? He would have to pay over his money to them; he would be as broke

as he had been before; he would not be able to make life easy for her, which was the main thing.

Also, he would have to make full confession to her. Why, damn it, this very morning he had told her that he was very sick, that he had only a year to live. He had worked on her sympathies to get her to accept the position as stenographer with him. And now, if he confessed, there would come her contempt; perhaps, which was still worse, her pity!

No! Couldn't be done! He'd stick to his bargain; suicide as per arrangement with those six vultures at the Eslick, and little Emily Steeves to get his money. The one decent thing in his life!

Then he thought of the Houghtons, father and son, and he was amused. Why, those two efficient and whole-hearted Grand Sachems of the Ancient and Benevolent Order of Grafters and Kidnappers were figuring on doing him up brown over a bunch of stock in the Western

Crown. That much he had read between the lines. All right, he decided, he would have some sport with them before he died. These last ten months wouldn't be devoid altogether of laughter and merriment.

He walked over to the window and looked out. The day was closing in, and the sun had moved down the horizon into a deep, inky-black bank of clouds, transfusing them with pink and orange edges. The foaming, turbulent water of the Spokane Falls was green one moment and gold the next, and where the evening wind blew there came a great blotch of silver, and the little crinkled waves looked like the ruffled feathers of a wild bird.

He opened the windows and filled his lungs with the fresh, chill air. It was a beautiful, beautiful world after all, he thought—and he—in one more year—

"Ah beg yoh pahdon," drawled a soft African voice from the door. "Ah beg yoh pahdon, Mistah Macdonald."

Macdonald turned. One of the stewards had entered the room.

"What is it, George?"

The steward bowed.

"Mistah Macdonald, suh, they's tramps out yondeh, waitin' fo' you, suh. They-all says they's gwine see you, suh. They's very insistin', suh."

"Did you say 'tramp,' George, or 'tramps'?" Macdonald asked. "Do you mean tramps in the plural, or is said plural only a slip of your Nubian tongue?"

"No, suh," the steward replied, "them's several—six—I counted them, suh."

Macdonald smiled.

"By ginger," he said to himself, "that must be the Eslick bunch, the Hungry Six." He turned to the steward. "What do they look like, George?"

"I dunno, suh. I cain't exac'ly describe them, suh."

Macdonald sat down.

"Is one of them a tall streak of misery, with a shape like a drink of water; haughty, British, you-go-and-bloomin'-well-be-damned manner?"

"Yes, suh; yes, suh," the steward broke into a high-pitched guffaw.

"And is there one," Macdonald continued, "who looks like the villain in a moving-picture drama? French, you know; spiked moustache; pointed boots; runs away with the pretty dame who has all the money; brave cowboy to the rescue; revolver shots, Stars and Stripes, and all the rest of the properties?"

The Ethiopian Ganymede broke into another reverberating fit of jungle-like cachinnations.

"Yes, suh. That's them, suh," he replied with choking voice.

Macdonald lit a cigar.

"The Eslick bunch, or I'm a Dutchman. I bet they've come to collect a dividend on my prospective corpse."

The steward looked bewildered.

"Ah beg yoh pahdon, Mistah Macdonald," he stammered.

Macdonald laughed.

"That's all right, George. I was just talking to myself. Show the gentlemen in."

The steward left, and returned a minute later, together with the six down-and-outers.

"Mistah Macdonald," he said, "here am the —the gentlemen." And he left the room.

Graham, Traube, Hayes, and Hillyer advanced with an air which was a peculiar mixture of arrogance and embarrassment, while the cow-puncher and the count lagged behind, exchanging whispered remarks.

Graham dropped into a chair.

"That's right," Macdonald commented with a laugh. "Make yourself at home."

Graham did not reply. He looked about him. He saw the solid luxury of the room, the splendid brown wainscoting, the bronze chandeliers which depended from the high, slightly vaulted ceiling, the fresco paintings which ran

round the walls, the warm, red carpet on the floor. He saw Macdonald's well-cut tweed suit, his expensive silk shirt, and the fat, black cigar between his lips. He turned white with hatred and envy, and a deep rage rose in his heart.

Finally Macdonald himself broke the silence.

"Well, gentlemen," he said, "to what pleasant chain of circumstances am I indebted for this charming visit *en masse?*"

"Say, Mac," Walsh shouted from the door, "I swear to Heaven it wasn't me—nor the count, either—who's responsible for this here deputation. It was that no-account, cradle-snatchin', yellow-livered eyesore of a Graham."

At the sound of his name Graham forgot his rage. Of course he hated Macdonald. There was the memory of the blow; the luxury which surrounded him; still, business was business.

So he spoke suavely and concisely.

"Exactly, Macdonald. I myself suggested

this little visit. We heard of your tremendous good fortune, don't you know—"

"Right-oh!" chimed in Hillyer. "Jolly, rippin' good fortune, I call it. Bunches and bales of the ready, eh, what? Shell out!"

Graham stared stonily at his jovial compatriot.

"Shut up, you bungling blighter!" he whispered savagely; then he turned again to Macdonald. "Yes, old chap, we've heard that you made quite a lot of money since you left the Eslick; and so, being, so to speak, your silent partners, we came to—"

"Being my what?" inquired Macdonald softly.

"Your silent partners," the other repeated icily.

Macdonald laughed.

"All right, if you want to put it that way. Go on."

"Being, as I said, your silent partners, we came to—"

"To congratulate me, I suppose," Macdonald interrupted.

Again a great rage rose in Graham's throat; but again he controlled himself. He bowed slightly.

"Of course, of course," he said. "We came to congratulate you; but we also came to—"

"To get money," Macdonald interrupted once more.

Hillyer burst into a guffaw.

"My word, old chap, how the deuce did you guess it?"

"Second sight, old man," Macdonald replied with a smile; then he addressed Graham direct. "If I may put it in my own crude way, you have come here to collect an interim dividend on my prospective corpse."

"Not a bit," answered Graham. "We have come to the conclusion that there is really no necessity of your fulfilling the silly contract at all—"

"Right-oh," the irrepressible Hillyer broke

in. "The whole thing was only meant in fun. Meant to rot you a bit, you know—"

Macdonald leaned back in his chair. He observed the others from beneath his lowered eyelids. He had an idea as to what was coming next, and he was not mistaken.

"Suppose you pay us now instead of waiting for April of next year," Graham continued, "and then—"

"I may be allowed to live?"

"Yes. That's it exactly."

"You see, old cock," Hillyer put in, in spite of his countryman's warning glances and whispered admonitions, "we thought we'd give you what you Yanks call a square deal and all that sort of piffle."

Macdonald smiled.

"Very square, I'm sure," he admitted.

Hillyer grew enthusiastic.

"Isn't it? You see, we are deucedly hard up; rather stony-broke, in fact. And you've

barrels of the filthy stuff; and we are offering you a bargain."

Macdonald was in thoughts. Life, he considered, life and a chance—and the girl!

"How much do you want?" he asked abruptly.

Traube opened his mouth for the first time.

"It ain't der question of how much ve *vant,*" he said coolly and briskly. "Der question is, *how moch haf you got?*"

"What d'you mean?" Macdonald retorted; and a little sharp note crept into his voice.

"It's easy to see vot ve mean," the German said stubbornly. "Ve ask you how moch money you haf got, no?"

Hayes pushed the German to one side.

"Dutch is right, Mac," he said. "Pass over your cash-box, your bank-book, your pawn tickets, and the key to your private vault. Come through with the dough. Say, you

don't want to cut your throat because of a few measly kopeks. You ain't going to be such a tightwad, are you?"

"And of course," Graham added with a sneer, "you're not the sort to welsh. We have your word for that—and Andy's. Yes, Andy's," he repeated as he saw the questioning look in Macdonald's eyes. "Our cow-punching friend is quite a champion of yours. Never mind. Look here," he said, leaning across the table, "suppose you figure out how much you've got. Of course we'll leave you enough so you can keep on going for a month or so—"

"Right-oh!" Hillyer interrupted. "You are no end of a clever chap, Mac,—amazingly, thunderously clever. Regular blasting whirlwind of brains, what? It shan't take you long to make another pile, you know."

Macdonald did not reply for a few moments; then he spoke icily:

"I guess all you fellows agree with Graham?

Want me to divvy up between you what I've made, and make me a present of my life instead?"

He glanced inquiringly around. Graham was about to answer, but Walsh got there ahead of him.

"Mac," he said solemnly, "this ain't any o' my doin'. Nor the count's, either. We two are against it—dead against it."

"But you're overruled," Graham interrupted quickly. "We four are in the majority, Mac, and we give you your choice." Traube, Hillyer, and Hayes gave a rumbling chorus of assent, and Graham continued. "Pay up. Divide whatever you've got or—you know!" and he moved his thumb in a downward direction, like a Roman emperor condemning a gladiator to death.

There was a long silence. Macdonald looked straight ahead into nothingness. Here was a chance. Should he accept it? Should he let Graham blackmail him? Should he let

these useless wastrels have the money which he had decided to leave to the girl?

He looked at the men, studying their faces narrowly. They seemed eager for life, eager for money, eager fór all the grossnesses of what life and money could buy. They represented to him everything he hated in his own life, everything he despised in himself. They were broke, financially and morally.

It did not take him long to decide; and when he spoke his voice was hard and cold, dismissing with its first word the possibility of any alternative.

"No," he said, and rose. "Not a cent. I stick to the original bargain. Get out!"

Hillyer walked up to him. "But I say, old chap, don't be so bloody pig-headed—"

Macdonald took him by the shoulders and whirled him toward the door.

"Back to your tents, O Israel!" he said laughingly; then very suddenly he lost his temper. "Get out, all of you, before I kick you

out! Get out, damn you!" he shouted with a thundering voice.

Walsh and the count were the last to leave the room. Macdonald detained them by a gesture.

"You're broke, too, you two fellows, aren't you?" he asked.

"You bet," Walsh replied fervently, while the count raised his hands to the ceiling in a gesture which was a superlative yes.

"All right," Macdonald continued. "I'll give you two fellows a chance. I've opened up offices in the Peyton Building. Come around to-morrow morning at eight sharp—both of you—I'll give you a job. There's just one condition. You've seen to-night that I intend to stick to our suicide compact. I'm going to stick to it, whatever happens—for reasons of my own—and I don't want you fellows to ever talk to me about it. You must not try to dissuade me. Promise me that?"

The two men looked at each other, and then

they looked at Macdonald. Finally they gave a half-hearted promise.

And so it came about that when Miss Emily Steeves appeared at the Peyton Building the next morning at half past eight she found an extremely busy office there, with her new boss giving rapid directions to two employees who looked suspiciously like vagrants, but who seemed to be in great favour with Macdonald and who repaid him with doglike devotion.

CHAPTER X

THE BOOMING OF THE WESTERN CROWN

DURING the next few days a veritable cyclone of insurance agents rooting for the Western Crown struck the peaceful city of Spokane and the surrounding inland empire. For Hayes had appointed the two Englishmen and the German as sub-agents. They commenced proceedings by insuring each other for hearty amounts, paying the premiums in notes and turning them over to the company, and mulcting Houghton senior of the cash equivalent of the commission due them in hard-hearted, merciless cash.

The elderly financier smiled his usual auriferous smile.

"Go to it, boys," he said. "Bring along the

baggage-train and the munitions, the mounted infantry and the big howitzers. Descend into the lowlands, the low; and climb the highlands, the high. Open up fire under the white flag. Prove that you've learned something about up-to-date warfare, and spare neither women nor children. Open fire on this commonwealth and the smiling, rural landscape which surrounds it. Insure everybody—and God bless you!"

And, cheered up by relays of square meals, the four men responded nobly to the clarion call. They buttonholed strangers in the streets and forced applications and fountain pens into their hands. They approached Siwashes, lumberjacks, blondes, members of Chinese tongs, State Senators, second-story men, Holy Rollers, grocery clerks, free rural delivery letter carriers, and the president of the local B'nai Brith.

In payment of the premiums they took enthusiastically everything in the way of long-

term, unsecured notes. They claimed high, low, jack, the joker, a grand slam, his nibs, and big casino, and cleared the board of all insurable people.

Houghton senior was torn between two emotions. For while every new insurance written cost him so and so much cash out of his own pocket for commissions to the agents, the stock of the company, well advertised in the local newspapers, went soaring sky-high. So he went about with the air of an undertaker, but of an optimistic undertaker, who had received authentic news from the United States Health Bureau that a horrible and killing epidemic is due to arrive on the next spring wind.

He had occasional conversations with Ritchie Macdonald, who freely admitted that he was very much interested in the worldly fortunes of the Western Crown, but who still seemed to be waiting for something before he declared himself.

"Yes, yes," he replied. "The company is certainly booming to beat the band. I'm damned glad of it, for your sake, since you own control"—Houghton paled, but cheered up as Macdonald continued—"and also for my own sake. For, you see, next April, promptly on the first, I shall take a more active interest in the affairs of the Western Crown. And now—will you pardon me if I go into executive session with myself?"

Which last meant that he was about to dictate half a dozen unnecessary and very lengthy letters to Emily Steeves, punctuating the dictation with hollow coughs for reasons of local colour, and speculating meanwhile if her grey eyes would light up when she was looking at the man she loved.

Houghton was considering. "By April of next year, promptly on the first," Macdonald had told him. He was wishing both devotedly and profanely that April would come a little sooner. For the commissions he had to pay to

Hayes and the three sub-agents were rapidly growing in size.

He was afraid to call the agents off, as he knew that a decrease in the volume of business would cause the stock to slump. So Hayes, Traube, Hillyer, and Graham continued to write insurance. They wrote it as it had never been written before. Their campaign marked an epoch in the history of Northwestern life insurance.

One curious consequence was that it caused the two Englishmen first to take an interest in their work—since it brought easy and profitable returns—and secondly to take a certain amount of pride in the company for which they were working.

Let it be remembered that Graham was Eton, Oxford, and Army, while Hillyer was Harrow and Cambridge, and that they had thus gone through a classic course of education which taught them all about Cliquot, the Cloacaline Floods, and the Curse of Scotland,

about Juvenal, Jingoism, and Jockeys, about Bacchus, Bridge-Whist, and Baconian Philosophy; but which on the other hand had achieved the ethical aim of the British pedagogical system by carefully un-training them for the vulgar pastime of the proletariat called Business.

Not even the fried-fish ancestry of Graham could counteract what Brazenose College and the mess-rooms had taught him, and it was the same with his cherub-faced retainer and compatriot, Hillyer.

They saw that the business of the Western Crown was increasing rapidly and that the stock was soaring. They did not realise that there was as much difference between unsecured, long-term notes and cash, as there was between a package of green-goods printed for the Arkansas R. F. D. routes and a certificate of U. S. Steel common stock.

"My word," Graham said one day, "I wish I had a slice of this Western Crown stock!"

"Rather! Not half! Regular bloomin' bonanza!" Hillyer agreed. "But what's the good of wishing? It's like asking a chap for change of a quid which he hasn't got and don't look ever like getting. Why—" he pointed at the local stock report of the Spokane *Spokesman-Review,* "the shares were up to four hundred and seventeen yesterday."

"If I only hadn't done my guv'nor so much in the past," Graham sighed, "I might—"

Hillyer looked up with a gleam of hope in his pale-blue eyes.

"I say, old chap. Let's try it; sort of a long shot, you know, but do let's try it. I'll write to my guv'nor and you write to yours. Let's do the *Pater Peccavi* act; sob stuff; violins and a harpsichord in the orchestra, and all that sort of thing. Turned over a new leaf, don't you know; see the error of our former ways and learned our bloomin' lesson here in America; goin' to stick to business in the future; what d'you say?"

"All right," Graham agreed. "Let's try. It'll only cost us a five-cent stamp."

So they wrote home.

Meanwhile Macdonald kept faithfully the promise he had given to himself. The club saw him only at lunch-time. He attended strictly to business, and, by dint of trying hard, he discovered in his cranium a brand-new, though slightly rusty set of business ability and diligence of whose existence he had not hitherto been aware. He did some shrewd trading in real estate and acquired a seat on the local mining-stock exchange, doing there so well and withal so honestly, that the members hailed him as a new prophet arisen in Israel.

Gradually he learned to love the prosaic serenity of the daily task that gives bread, whose main reward is not the money involved and made, but the perfect love of the work itself. Battling and working successfully for the future and the welfare of the girl whom he

loved, he proved the inner worth of his soul, the tempered edge of his steel, the quality of his energy, the secret truth of his laughing pretences, not only to himself, but also to others.

The girl frankly admired him. He had told her himself, that day in the barber shop, that he had less than a year to live; that, according to the doctor, he had already one foot in the grave. And yet, in spite of these dire prospects, he was always good-natured. He was kindness personified to her as well as to the two men in his employ.

She knew that he was comfortably well-off; yet he kept on working with a tremendous energy and pluck, doubly admirable in a man whose days were numbered. Only a few days back, though he had so little time to live and enjoy the fruits of his labour, he had taken over a large piece of residential property near Lincoln Park, paying a substantial amount in cash and the rest in mortgages; and now he

was busily engaged in subdividing the property and selling it in building-lots.

She felt very, very sorry for him.

"Mr. Macdonald, isn't there anything in the wide world that'll save your life, prolong it?" she asked him one day impetuously, as he was looking over her shoulder at a letter which she was typing.

For a moment Macdonald felt ashamed of himself. Hang it all, the girl was worrying about him. He appeared to himself in the light of a super-cannibal, delighting in tender, red-lipped human emotions and pink-cheeked, girlish sorrow. He felt as utterly ashamed of himself as a professional witness for a traction company. But he managed to tone his voice to a blending of self pity and plucky nonchalance.

"No, Miss Emily, I'm afraid there's nothing I can do. Why? Do you care?" But immediately he was sorry for his last words,

and he added: "I beg your pardon. That wasn't a fair question."

The girl had blushed scarlet, but she went on without flinching.

"Yes. I do care. Why don't you try a change of climate—Alaska, or the Arrow Lakes up in British Columbia; surely you're working too hard for a man who is—who is—"

"Don't trouble to pick out tactful or soothing words, Miss Emily," Macdonald interrupted. "You're sixty-seven varieties of a brick. You're a dear. As a stenographer you're like that perfect apple known to the vulgar as 'pippin.' And some day you'll be some good man's good wife. But don't bother about me. You see, I am dippy nuts on ducats. My ear is chromatically attuned to the harsh clash of the silver dollars, the delicate tinkle-tinkle of the double-eagles, the eerie rustling of the yellow-backs. I'm money-

mad! That's why I am desecrating my last year on earth by biting big business men in the chest. That's why I am going tooth and nail after this new real estate venture of mine."

Just then the door opened, and Walsh and the count came into the room. They had changed during the last few weeks. It is true that the former still had the rolling, toes-to-the-front gait of the cattleman and the out-curve at the knees from the saddle grip, while the latter still sported a monocle and waxed his moustache with that aromatic mixture of oleo-margarine and lamp-black which delights the female hearts of the Inner Boulevards. But gone were the shabby clothes, the hungry eyes, the general air of pathetic neglect.

They were broke no more.

Walsh was exuberant.

"Say, Mac," he shouted, "roping mavericks is sure swell training for a hustling American real estate man! I sold two of them Lincoln Park lots this morning."

But the count seemed dejected.

"What's the matter, Frenchie?" Macdonald inquired.

The Frenchman dropped into a chair.

"Alas!" he exclaimed. "I saw M. Kenny; I talked, I argued, I cajoled, I objurgated, but he will not buy that lot in Lincoln Park; he says he will not pay cash. He says that the word cash will always remain a stranger to the vocabulary of his business life. He says that perhaps he will trade—"

Walsh pointed a broad thumb at the count.

"Say, Mac," he said, "Frenchie can't help it. He ain't no good at this here real estate game."

"But I try! *Mon Dieu,* I try!" the Frenchman interjected.

"Sure you do," Walsh remarked soothingly. "But you don't try right. I tell you where you make yer mistake. Take that Kenny party what you saw to-day and what you tried

to sell that corner lot to. You goes to him with a meek air, don't yer? As if you was a tax-collector or the lady with the manly voice who demonstrates gas-stoves.

"You know the sort I mean—'Once I useter belong to a A Number One Southern family, but since dad had to sell out all his fifteen thousand slaves and since my brother Jefferson Beauregard Polk took to coming home every night leading a cute little jag by the hand, I gotta work or starve, and so won't yer please buy one of them here stoves and wrap it up in wife's Christmas stockings? I needs the comish.'

"I bet that's the line of mush you hand out, don't ye? Well, and of course the Kenny party gives yer a witherin' tornado look, and sits on you, and brands you with a hot iron, and kicks you lightly in the teeth, and tells you to go to hell and stay there and not to bother him again, and to try yer three-card-monte game on some softer gazatz fresh from

the East. Ain't that so? Now let me tell you the real way to sell real estate."

Walsh cleared his throat preparatory to a lecture on real estate salesmanship, but Macdonald interrupted him.

He turned to the Frenchman.

"Did Pat Kenny say what sort of a trade he was willing to make?"

"Yes, yes," the other replied. "He said something about stock of the Western Crown." And he blushed guiltily as he mentioned the name of the concern which figured so prominently in Macdonald's suicide compact.

Macdonald laughed.

"All right," he said. "I guess I'll step round to Pat's office and interview him myself. I may do a little trading with him after all."

He left the room.

Walsh sat down across from Miss Steeves.

"Say, Miss Emily," he said, "ain't Mac the swell guy though?"

"Yes," she smiled; and then a pathetic little

note crept into her voice. "But isn't it too bad that he's in such wretched health?"

Both the count and the cowpuncher looked up startled.

"Watd'yer mean bad health?" the latter exclaimed.

"Why—don't you know? Hasn't he told you?"

"No."

So she told them. They listened, aghast, dumfounded. A suspicion of the real reasons for Macdonald's stubborn resolve to carry out his part of the suicide compact crept into their understandings. And that night, as they were returning to the Hotel Eslick where they still lived in spite of the change in their fortunes, Walsh turned to his companion with an oath.

"Say!" he exclaimed, "I'll be everlastingly damned and pickled in sulphur and brimstone if that Mac ain't the whitest man in the State of Washington; white clean through to the marrows!"

And the Frenchman so far forgot himself and his usual soft, beautiful English as to chime in with a slangy, but fervent:

"You bet your boots, Andy!"

CHAPTER XI

AN OPTION

IF the consciousness of their fidelity and the loyal sense of their friendship had caused Walsh and the count to discover the real reasons for Macdonald's stubborn resolve to carry out his part of the suicide compact, Graham had arrived at the same conclusion through a complication of hatred and a sinister purpose of malice.

It was not only that he hated Macdonald because the latter had knocked him down that day in the room of the manicure, nor because he was so evidently booming along toward big success with all sails set to the wind.

It was rather because Macdonald's decent, unselfish intentions toward the girl shamed his

own foul corruption into a yet deeper abyss, because he was conscious of the fact that he himself had neither the pluck, nor the stamina, nor the moral conviction to lift himself up as the other had done and to reconstruct his life on a saner, sweeter basis.

His was the eternal hatred of the weak and unclean for the strong and clean; and his hatred grew day by day until finally he persuaded himself that it was a just and right hatred and until he nursed it into something secularly holy.

Like many cowards, he was peculiarly sensitive to the mental and moral atmosphere which surrounded him, and so he felt a crazy sense of outrage when he saw that Walsh and the count were also about to reconstruct their lives with the help of Macdonald, and that they freely acknowledged the debt of gratitude and friendship which they owed to the latter.

He knew from Hayes that, according to Houghton senior, Macdonald intended to acquire a controlling interest in the Western

Crown. He himself, believing the stock of the concern to be an extremely good buy, had already written home for money so as to be able to purchase a substantial block of shares, and his friend Hillyer had done likewise.

But when a casual word which the cow-puncher let drop one evening at the Eslick showed him that Macdonald was ready to act, that in fact he was about to trade in some valuable real estate in Lincoln Park for some of Pat Kenny's Western Crown holdings, he felt more than ever convinced that it was up to him to move heaven and earth so as to get there ahead of Macdonald.

He wanted more than a mere voting slice of the company's stock. He wanted control. He wanted to frustrate the very deal which, he thought, Macdonald had set out to accomplish before he died.

Both he and Hillyer had saved a few hundred dollars from the commissions which they had been earning. He had a short talk with

his compatriot. Then he called on Houghton senior.

That elderly mining stock and real estate corsair smiled rather a wry smile when the Englishman sat down beside his desk.

"Sacred wild-cats!" he thought. "I wager this diligent sub-agent of mine has sandbagged another insurance victim, and I gotta shell out more cash for commission."

He put his hand in his pocket and fingered coquettishly a roll of bills which was reposing there.

"How much?" he inquired with a loud voice and a subdued sigh.

Graham waved the proffered money aside with a lordly gesture.

"Nothing," he replied. "I have come here to talk business, Mr. Houghton."

Houghton felt relieved. He let the roll of money drop back into his pocket with a little satisfactory plump. Business, with him, spelt the taking, not the giving of money.

"Gladly! Gladly!" he exclaimed, shaking Graham fervently by the hand. "Proceed! You interest me."

That last statement was perfectly true.

"I would like to acquire an interest in the Western Crown; that is if it's for sale," the Englishman began lamely.

It seemed to Houghton that sweet and soothing chimes were tinkling in the distance. But he never winked an eyelash. In fact, he managed to look slightly bored.

"Yes, yes," he replied with a voice which was as throbbing with emotion as an ossified bagpipe. "Lots of people want that." He paused and stifled an elaborate yawn. "Cash transaction?" he asked casually.

The Englishman blushed. He felt uncomfortable and cheap; the very thing Houghton wanted him to feel.

"Why, no," he stammered. "That is—I fancy I can muster a *little* cash. Not very much though. Fact is I want an—" He

hunted nervously for the right word, but neither Eton, nor Oxford, nor the Army came to the rescue. "I want a—what the deuce do you call those dashed things?—you don't exactly buy, don't you know, but you have the right to buy at a future date."

"Oh, I get you, you mean an option," Houghton suggested suavely.

"Quite so. Quite so."

Houghton senior thought rapidly. Not for the tiniest fraction of a second did he believe that Graham wanted the option for himself. Of course he had come here only as an agent for Ritchie Macdonald. Pat Kenny had told him this very morning that Macdonald had very nearly traded in a lot in Lincoln Park for some of his Western Crown holdings, but had backed out at the last moment with a laugh.

It was evident to Houghton that Kenny had asked too much. But it was also evident that Macdonald wanted the stock badly. Macdonald seemed to think that he would be able

to strike a better bargain through Graham than if he came in person. All right. He'd see that he was mistaken. He was altogether too eager to buy.

So Houghton discouraged Graham's proposition with his first words.

"Not for sale," he declared with inexorable accent. "Not for sale!" he repeated, and turned to the work on his desk.

But Graham was not so easily discouraged. Somewhere, in a half-forgotten cell in the back of his brain, the huckstering spirit of the ennobled fried-fish monopolist who was his father rose screaming.

"Look here, Mr. Houghton," he commenced with a firm voice.

There followed a homeric battle of words. The curious thing about it was that both Graham and Houghton—though they did not suspect each other of it—were unanimously intent on doing Macdonald: the former by trying to keep him from obtaining the stock, the latter

by trying to sell it to him under a guise of coy unwillingness.

Both men were moved by the lust of gold: Graham wanted to buy something which he thought was good, Houghton to sell what he knew to be bad. Added to this was Graham's bitter hatred of Macdonald. Houghton, on the other hand, rather liked Macdonald; still, business was business, and so he felt toward him like an undertaker who is about to plant his best friend in a palatial, two-thousand-dollar, silver-edged, velvet-lined coffin, and the bereft widow ready to hand over the cash.

At the end of an hour the two gentlemen agreed. Graham paid over as margin most of the cash he had in his pocket, and received a ninety days' option from Houghton for fifty-one per cent of the capital stock of the Western Crown.

"I suppose you're acting for Macdonald?" Houghton inquired as he was about to fill in the name of the option buyer.

"Nothing of the sort! I am acting for myself!" Graham replied so heatedly that the aged financier shrugged his shoulders and filled in Graham's name.

But he smiled as Graham left the office. What infantile precautions and subterfuges, he thought to himself. He knew better. Of course Macdonald was the man behind the gun. So he ambled over to the club where he bought an especially good lunch for himself and his admiring descendant.

"Marshall, my lad," he said, rubbing his hands, "you have a right to be proud of your old dad. Efficiency is my middle name. My dome is mahogany trimmed and satinwood lined. I am an under-sea boat in the ocean of trade, and nobody can hit my periscope."

"What's the matter, dad?"

Houghton senior covered a piece of bread with butter, covered the butter with Neufchatel cheese, the cheese with a pimento, and the pimento with paprika pepper. Then he in-

haled the whole, smiled beatifically, and replied:

"I have done young Mac. I have done him richly and for keeps. I have sold him an option on the Western Crown stock. How much per share would you say at a rough guess?"

"Four hundred and seventeen," Marshall opined, quoting the market price.

When Houghton senior shook his head and told him the real price he had asked and obtained, his son paled with emotion.

"Father," he said with a firm voice, "the next round of drinks is on me."

Graham meanwhile returned to the Hotel Eslick. He felt elated, pleased with himself. He looked with an approving eye at the many evidences of the town's opulence and prosperity. In the past, while he had been at Brazenose College and, later on, when he had borne his majesty's commission, he had felt secretly ashamed because his father had made the peerage via the fried-fish route.

But to-day the commercial instincts of his blood came to the surface with a pop. He had the option on the Western Crown stock snugly tucked away in his inside pocket. He would manage to take it up when the time came; he would make the thing pay; and—best of all—would spoil Macdonald's plans thoroughly.

When he entered the room which he shared with his compatriot Hillyer, he found the latter in an attitude of deep dejection; but he was so primed with his own news that he did not stop to inquire after the cause.

"Did it, old chap!" he exclaimed. "Got a ninety days' option on fifty-one per cent of the Western Crown stock! I paid down the few hundred dollars we saved up, as a sort of retainer, don't you know. Jolly proper piece of business, I call it," he added triumphantly.

Hillyer's answering voice was hollow.

"Did you pay out *all* the money we saved up?"

"Well—nearly all," Graham said airily; "there's about thirty dollars left."

Hillyer groaned.

"Good Lord!" he said. "I wish you hadn't." And he buried his face in his hands.

Graham looked at him with digust.

"What's the matter with you? Off your feed? My word! We talked it all over before I went to see old Houghton. What the devil's wrong?"

Hillyer pointed at a letter which lay on the table and which bore an English stamp.

"This came while you were gone," he replied in a hollow voice. "From the guv'nor, in answer to my letter—the one in which I asked him for money to buy Western Crown shares with."

"Yes, yes," Graham interrupted eagerly. "What does he say?"

"What does he say? What the dooce *doesn't* he say? He says all sorts of things;

rude, hard, unfeeling, not at all paternal. He reminds me of the fact that he passed his blooming word of honour over a year ago that he wouldn't give me another ruddy penny as long as he lived. He reminds me—curse him!—that the Hillyers have lived in Sussex since the days before the Conqueror—curse him, too!—that they are pure Saxon, and that they've never broken their word of honour. Then he winds up by asking me if I wanted him to break *his* word of honour! Silly old josser! Pure Saxon be damned!" he added in an agony of grief. "I wish to God the Hillyers had intermarried a little with peasants and trade. I wish somebody had taught them how to break their blooming word of honour once in a while! I wish—"

Graham patted his shoulder.

"Never mind, old chap," he said soothingly. "My guv'nor hasn't answered me yet. There's still hope. Meanwhile I'll write to him again. I shall also cable to him. Don't give up the

ship. We shall carry this thing through somehow."

He said this with such steely resolve that Hillyer looked at him in surprise. Graham was indeed surprised at himself. For the first time in his life he had decided to do something, to carry it through to the end with single-minded purpose. For the first time in his life he felt energy and diligence fermenting within him. And it was hatred, hatred of Macdonald, which had brought the two qualities to the surface.

So he wrote and cabled to his father. And he wrote and cabled so urgently, so imploringly, but with so much sense and grasp of business conditions appearing between and in the lines, explaining how he had earned the money he had paid down as retaining-fee on the option by working as agent for the company, how he had obtained an option on the majority of the stock, enclosing the option itself as well as a mass of newspaper clippings

to show how the shares of the concern were booming and how the business of the company was increasing, that Lord Graham of Penville rubbed his eyes when he read the letter, eleven days later.

He turned to his sweet-faced wife with a broad smile.

"Go'blyme!" he said. "You can call me a bloomin' donkey's horphan; you can call me a—a—a plurry, man-eatin', nose-ringed 'Ottentot if the age of miracles hain't come back on this 'ere earth! Why, Ludd love me, 'ere is this 'ere brass-'eaded, mouldy-'earted son of ours wot useter break my 'eart, livin' like a bloated millionaire, eatin' dinners down at the 'Otel Cecil at foive quids an 'ead, and gettin' jolly well kicked out of the harmy on top of it —'ere is this 'ere Ralph turnin' into a bloomin' financier, so 'elp me! Hooray!" he added after a short pause for breath. "Hoo-bloomin'-ray!"

His wife smiled delightedly. She walked

over to her husband and patted his pudgy, rosy hands.

"I'm so glad, dear," she said, her aged voice trembling with joy. "Remember that time when Ralph wired you to send him the money so he could buy off that horrid Indian wife of young Hillyer? Why, dear, I thought at the time it was real unselfish of the boy. Standing up for his pal, and never even asking a single farthing for himself!"

"Right-oh! Not 'arf! Bit of arl right!" agreed Lord Graham, heartily. "That warn't 'arf dusty of 'im, now I come to think on it."

Lady Graham smiled. She knew her husband's stanch pride under all his rough cockney phrases. She knew how nearly heart-broken he had been that day when their only son had been drummed out of the army. And now she was glad at the little ray of sunshine.

"What does Ralph write, dear?" she asked softly.

"Read for yourself, old gal," he replied,

giving her the letter; then he said, half to himself, "I've 'arf a mind to—to—yuss, blyme if I 'aven't—"

She finished the letter. There were happy tears in her eyes, and she took her husband's hands in hers.

"William dear," she whispered, "do you remember the day Ralph was born?"

"Yuss! Wasn't 'e the cunnin' little shaver?"

"And the plans we made for him," she continued, "do you remember? The plans for his future! We were old, you and I, when Ralph was born to us. You had already made your money. Perhaps"—her voice trembled a little —"perhaps it wasn't all his fault—what came later—perhaps we spoilt him a little."

He drew her to him.

"Don't you fret, old gal," he said, patting her white hair. "We tried our bloomin' best. But perhaps you're right. Perhaps we did spoil 'im."

He stared into the fire which was burning in

the grate; for a thick, white fog was drifting over the Sussex Downs in spite of the June sun.

"Say, Syrah old dear," he continued after a pause, in a low voice: "Remember them old days down the Totten'am Court Road when I was a-courtin' o' you? I wasn't no bloomin' lord then, with a coronet and a town 'ouse and a country estite. I was just plain Bill Graham; fried-fish retail—and bloomin' good fish they was, too! Remember when I proposed to you?"

"You didn't, dear," she smiled.

"I didn't wot?"

"No, dear, you didn't. I was still calling you Mister Graham, quite formal-like. And all of a sudden—it was on a bank holiday and we were lookin' at the tulips in Regent's Park —you put your arms around my waist right in front of everybody and you said: 'Dammit! Call me Bill, can't you, and give us a buss.' Remember?"

Lord Graham smiled reminiscently.

"Yuss, old dear. I was always one of them straight-a'ead, grabbin' kind. Ludd love me," he added musingly, "I do wish Ralph was a bit like 'is old dad."

His wife pointed at the letter.

"William dear, why—why don't you—"

Lord Graham rose very suddenly.

"Right, Syrah, right as rain! I'll do it!"

He walked into the outer hall, picked up his ancient stick and his high hat, which was of solemn, ultra-conservative Sheraton architecture, and, a few minutes later, the motor-car was whizzing him toward the station.

And so, two weeks later, in his room at the Hotel Eslick in Spokane, young Graham was gazing rapturously at a fat draft on a New York bank. It was for the full amount of his option on the controlling interest of the Western Crown.

There was also a letter from his father. It was partly congratulatory and partly mina-

tory. For while his father praised him in moderate terms for his business acumen and foresight in having secured the option and for having evidently turned over a new leaf, he warned him of the consequences if he should lose the money.

He told him in plain terms that he had made his will in such a way that, if Ralph should by any chance, as he expressed it, "flivver away" the substantial sum he was sending him, every penny of his vast fortune would go to endow a Home for Retired and Impecunious Retail Fish-mongers. The letter wound up:

I don't care what happens, and how you lose your money. I don't care if it should be your own fault or rotten circumstances. But I shall be in Spokane toward the end of next year and see what you have done with the money, and how your Western Crown company is coming on. I shall bring a chartered accountant with me, so you needn't try to flimflam me. And if your affairs aren't up to snuff, off goes my money to Lord Graham of Penville's Home for Retired and Impecunious Retail Fish-Mongers. You will be able to fight my will, and perhaps even to

break it. But I warn you that my will has been made and drawn up by the most competent and guileful legal talent in Great Britain and Ireland. So, if you fight and break the will, it will take you thirty years, and by the time you get through there won't be enough left of my money to buy yourself a glass of bitters.

So look out, behave, and don't you squander that money!

Your loving father,
GRAHAM OF PENVILLE.

CHAPTER XII

EMILY STEEVES

OVER-NIGHT the year had leaped into the softness of full summer, the summer of the Northwest, green and golden, scented with the perfume of pine and rhododendron, but with a cool, fresh tang to it which spoke of the rolling, yellow fields of the Palouse to the east, of the open sea beyond the western range, of granite peaks and blue-glittering snow far to the north.

Graham was swinging down the street, head erect, arms a little akimbo. He looked at the green tracery of the trees and at the coppery reflections of the sun in the windows. The whole atmosphere seemed drenched in powdered gold, and he decided that life was worth the living.

Years of worry and shame seemed to have

dropped from his shoulders. He was broke no more. He felt again as on that day when he had received his majesty's commission, and so he swung along easily, freely, an imaginary cavalry sabre clanking behind him on the pavement.

Last night he had received the draft from his father, and just a few minutes ago he had made it over to Houghton senior in payment for a majority interest in the shares of the Western Crown.

The old financier had suppressed an emotional tear at sight of the draft. He had shaken Graham warmly by the hand.

"Well done, my young friend!" he exclaimed, "exceedingly well done! I turn over the control of this company to you with a certain amount of regret. But no—no—I know that you will follow in my footsteps. Rectitude, honesty, the finer, nobler business ethics—let these be your motto! Take this stock, my boy, and God bless you!"

He had paused for a moment, seemingly overcome by his own emotional eloquence; then he had continued in a more matter-of-fact voice. "I suppose you'll want to call a stockholders' meeting very soon, to have the new directors voted into office?"

"Yes."

"I suppose Macdonald will be the new president of the company?"

"Macdonald be damned!" Graham had interrupted savagely. "What the deuce has Macdonald to do with all this?"

The old financier had smiled. Of course, if the other still wished to keep up the farce that he had bought the stock for himself and not for Macdonald, it made no difference to him.

"All right, all right," he had said soothingly. "You elect whom you please. You have the majority of the stock. There are a few loose shares for which I hold the power of attorney. I'll glady endorse them over to you so's you can vote them as you please. And then of course

there are a few shares owned by Pat Kenny. You'll rule that meeting, my boy. You'll be able to appoint as directors whom you please. I suppose you'll go over the books of the company?"

"Yes; during the next few days. Meanwhile I'll be very much obliged if you'll have one of your stenographers send out the regular notifications for the stockholders' meeting."

"Surely," Houghton had replied, "I'll do that little thing for you."

Graham had left, and Houghton had looked after him, shaking his head wistfully.

"The poor young fish!" he had thought, as he rung for his bookkeeper to deposit the draft at the bank. "The poor canned sardine! The poor lemon-sucker! Well, youth must learn, and age must teach him, and it's right that teacher should be paid!"

But Graham, as he walked down Riverside Avenue, did not feel poor at all. On the contrary, he felt rich. He imagined that he was

holding Big Business by the tail; and, by Jupiter, he said to himself, he had jolly well spoilt Ritchie Macdonald's plans. So he felt independent and very important. He was at peace with all the world.

He was about to turn into Murgattroyd's drug-store to telephone to his countryman Hillyer that the Western Crown deal was an accomplished fact, when he found himself face to face with Emily Steeves. Immediately a great rage rose in his throat. The memory of that day in the manicure shop when Macdonald had knocked him down came back to him, also the memory of that other day when Macdonald had turned him out of the club after refusing to buy himself free from the suicide compact.

And all because of this slip of a girl, he said to himself; and he glared at her.

"Will you kindly let me pass?" the girl said crisply.

Her voice brought him to his senses. He

controlled his rising fury, and lifted his hat with mock politeness.

"Why, Miss Steeves, as I live!" he exclaimed with well-simulated surprise. "How *do* you do? My word, but you do look a stunner this morning; perfectly toppin' frock, and what a little dear of a hat; imported French model, I warrant! By Jingo, manicuring seems to be paying well these days."

"Will you please let me pass?" the girl continued, but with a low voice, as she did not wish to create a disagreeable scene on the crowded street-corner.

Graham continued as if he had not heard her interruption.

"But I forgot; you've given up the manicuring business. You're working for Ritchie Macdonald now, aren't you?"

The girl did not reply. She did not even look at Graham. Her free, independent, young body stood up straight. But her eyes flashed fire under her heavy coil of golden-

brown hair, and her little feet tapped the pavement impatiently.

"Deucedly droll," Graham continued with a smile, "also rather a bit thick, don't you think, of old Mac to—oh—to hit me when I wasn't looking—to do all that mammoth twaddling stunt about morality and that sort of thing—and now you and he— Oh, well! You tell him that I spoilt his little plan, that I bought control of the Western Crown. I've no doubt he'll leave you *some* money, my dear. But if you are looking for a real bargain in eligible and slightly festive gentlemen, I beg to recommend myself. Look here, Miss—"

Suddenly a heavy hand fell on his shoulder.

"Shut up, you damned cad," a hard voice whispered in his ear.

Graham turned pale with terror. Macdonald had come unseen from the drug-store. Graham tried to wrench himself free. He wanted to run away. But the other's grip was one of steel.

"See here," Macdonald continued in a voice which was as cold and passionless as that of Fate, "I knocked you down once for bothering Miss Steeves. If you do it again, I'll kill you. I'll kill you with my bare hands. Get that?"

There was a short, tense pause. Suddenly a sort of courage came to Graham, the courage of a trapped rat.

"Right-oh," he said with a fair imitation of nonchalance; he was silent for a moment; then he continued with an ugly laugh. "You'd just as soon swing for murder to-day as to blow your brains out on the first of April, wouldn't you? For, by gad, I'll see to it that you kill yourself. If you should try to welsh, I'll advertise you all over this country as a coward and a welsher. I'll—"

Again Macdonald's voice came cold and passionless.

"Keep your filthy mouth shut, Graham, or I'll kill you now."

Graham stared at him, utterly fascinated. For there was murder in the other man's fine, dark eyes, in the thin, quivering mouth, in the very angle of the blue, square chin. Macdonald's whole powerful body seemed tense, bunched, like that of a wild animal, ready to spring and tear. The Englishman turned red and pale by turns; he swallowed hard once or twice; but he was silent.

Macdonald whirled him round by the shoulders.

"Go!" he commanded curtly; and the other went without a word.

Macdonald turned to the girl.

"Let's go up to the office," he said, breathing heavily.

She walked silently by his side. Half a dozen troublesome questions were on her mind. What had Graham meant by his reference to the control of the Western Crown stock? What had he meant when he had said that he would advertise Macdonald as a coward and a

welsher if he refused to blow his brains out on the first of April?

She was positive that she had not misunderstood the words. So she looked up questioningly at the tall man who was stalking by her side. But she refrained from speaking when she saw the set, tense expression in his handsome, aquiline face.

Still, her thoughts bothered her. Macdonald had told her that he was a very sick man, that the doctor gave him only a few months more to live. And he had handled that tall, strong Englishman as he would a baby! Also, what was all that talk about suicide, and about the money he would leave her? What did it all mean? She was thoroughly mystified.

They reached the office in silence, and in silence Macdonald sat down at his desk.

He was deeply moved, profoundly disturbed. He loved the girl with all his heart. She was dearer to him than the dwellings of

kings. But he would have to leave her behind him; well off as to money, no doubt, but unprotected. She had told him that she was all alone in the world; she was so pretty and soft, she would be prey for such men as Graham.

He knew that the Northwest was full of such men, adventurers, wastrels, English and Eastern remittance men, the spawn of the social gutters of New York and London and Boston, men who had left their native towns for the towns' good. He knew them. He had herded with them; in mines and ranches and lumber-camps and gambling dens.

Of course he supposed he could still buy himself free. He wouldn't have to commit suicide. But then he would be as penniless as before; he would have to begin all over again; and the girl—she would find out all about his miserable past, how he had lied to her! So his thoughts went in a mad circle, and he was very unhappy.

Only of one thing he was sure: he would not welsh!

"I beg your pardon, Mr. Macdonald."

He looked up with a start. The girl was standing close by his desk.

"Yes, Miss Emily?" he forced himself to say in a matter-of-fact voice.

"I must ask you a question," she continued haltingly. "I—I simply *must*."

"Curiosity killed a cat," he replied, with a forced laugh.

But her face remained unmoved.

"This is perfectly serious."

"All right," he said with a sigh, "go on."

"Mr. Graham asked me to tell you that he had spoilt your plans, that he had bought control of the Western Crown."

Macdonald smiled.

"Thanks for the information, Miss Emily," he replied, "but it is really quite indifferent to me who owns control of that particular concern." He said it with such evident truth and sincerity that the girl was convinced, and rightly convinced, that the news meant nothing

to him; but his subsequent words caused her to look up sharply. "I can't see why Graham bothered to send me the message—of course my life's insured with the Western Crown," he concluded musingly.

There was a short pause.

"Mr. Macdonald," the girl continued steadily and forcing him to look at her, "what did Mr. Graham mean when he threatened to —to—when he told you to—oh—that remark of his that you would have to blow out your brains?"

Macdonald tried to ward off the impending catastrophe with a light word.

"I guess Graham was just talking through his hat," he said, blushing furiously. "Don't you bother your pretty little head about men's quarrels."

Emily Steeves stamped her foot with a little show of temper.

"I've got to know, Mr. Macdonald! I've just got to!"

"Why?"

"Because—" She paused, visibly embarrassed, then continued recklessly, "because it has got to do with you."

He looked at her, his face at once clouding and softening.

"Like me as much as all that?" he asked slowly.

She blushed a little. Her grey eyes were very still and dark, as though she were pursuing something in her thoughts which was both tender and hurting.

"Yes," she said bravely, "I do like you."

Macdonald rose abruptly and walked toward the window. A gentle breeze came from the outside, bringing with it the velvety softness of the sky, the languor of the summer-hot earth; suggestions of infinite repose, the golden gift of endless dreams.

He walked back to where she stood, and took her unresisting hands in his.

"Don't bother, dear little girl," he said

softly. "Don't bother about me." He gave a short laugh. "I guess everything'll come out all right in the wash."

There was another short pause. He picked up his hat.

"I guess I'll go next door and see Marshall Houghton about—about some business deal," he said with a woful imitation of his usual business manner.

But the girl stuck to her point.

"You haven't answered me. If you don't tell me I—I shall ask Walsh! I shall ask the count!" Her voice rose a little. "If you don't tell me, I shall ask Mr. Graham himself."

"You—you'll ask Graham?" He made a grimace like a man who hears a false note.

"Yes."

"You mean that?"

"Yes."

"All right." His voice was very hard. But there was no anger in it; only a strange despair, a strange fatalism. "Graham spoke

the truth." He spoke slowly, distinctly. "On the first of April of next year I shall kill myself."

She opened her eyes as wide as they would go. Her lips trembled a little. She was silent for several dragging moments. When finally words came to her, she spoke as if appealing to a third person; but her eyes never left Macdonald's face.

"Suicide—suicide—but why?"

He did not look at her. He was staring into nothingness, grim, frowning, his teeth clenched tight.

"But why?" Her voice came to him again as from a great distance.

Suddenly his concentrated, frowning repression relaxed. He turned and looked at her. He spoke wearily, hopelessly.

"Because I love you, dear. Because I love you with all my heart and soul. Because all my thoughts are of you. Because I adore

you. Because you are everything to me that is decent and sweet and worth while. Because you are dearer to me than life itself."

She walked straight up to him and put her hands on his shoulders.

"Ritchie—Ritchie, dear!" she said in a low voice. "But is that a reason why you want to kill yourself—just because you love me?" She smiled. "But, my dear, don't you think it would be fair to ask me if I—if I—" She stopped, blushing furiously.

A profound silence fell. Macdonald was struggling with himself. He bent over her and kissed her, very gently.

"Listen, dearest," he said. "I'll tell you the whole story."

And he did. He told her of his wasted years, of his despair, of his resolve to end it all, of the suicide compact, and how he had cheated so as to draw the losing ace; how fortune had smiled on him so that by gambling he had in-

creased the three thousand dollars which the others had contributed; how he had liked her first, and then loved her; how he had made up his mind to accumulate a decent-sized fortune and leave it to her on his death; how later on the others had offered to let him off the suicide compact on condition that he would turn all his money over to them.

He did not spare himself in the telling. He spoke with utter, merciless truth. And when he had finished, he waited like a man who expects sentence to be passed.

"Ritchie, dear," the girl turned to him, "you said that all your life you've been a wastrel?"

"Yes."

"You said that you'll never amount to anything?"

"Yes," he said bitterly. "It's the truth, isn't it?"

"It is not the truth," she replied. "Why, look about you," she continued, pointing at the

office with its many evidences of busy prosperity. "You've made good, very good, and you don't even know it."

He laughed harshly.

"You're a loyal little dear, Emily. But you can't fool me, and I refuse to fool myself. I've a fair hunk of money in the bank and quite a collection of good investments, I know. But what of it? It's the beginnings that count. I made my first stake by gambling away my life; I increased it by playing poker, over at the club, with old Pat Kenny. Fine foundations for a fortune, aren't they?"

"Sure they are!" she replied with her straight, feminine logic. "They all gamble out here in the Northwest. I'm a Western girl, born and bred. I know. Take the men who put up money in the Bunker Hill when it was nothing but a prospect hole. My father told me about that. Take the men who put up for the Crows Nest Coal, the LeRoy, the Treadwell up in Alaska. Take those who

bought timber claims on speculation, and those who bought desert land and found oil. They all gambled, didn't they? And then, after they made a little stake by gambling, they built up their fortunes. Why, dear, you've done the same. You gambled—and you won. I don't know New York," she continued, musing. "I've never been farther east than Butte. But I bet the big men back there gamble as much as they do out here."

Macdonald smiled.

"You bet they do, honey."

"Well, there you are," she concluded triumphantly. "You've no reason to be ashamed because you made your stake by gambling."

"Gosh, you're a corking little counsel for the defence," he said with a laugh.

He walked up to her and tried to take her in his arms. But she moved away.

"Why—Emily!" he exclaimed with surprise. "I thought you—you—"

"I do, Ritchie," she said, and her voice was

just a little hard. "I do love you, if that's what you mean. But what about the first of April of next year?"

"What d' you mean?"

"You know what I mean," she replied, perfectly serious. "It's quite useless to marry a man who intends to commit suicide. Of course, you can pay off those men and have yourself released from the suicide compact. But then I'd have no respect for a man who lets himself be blackmailed. And I'd hate a man who welshes."

Macdonald looked aghast.

"But for Heaven's sake, child, what *do* you want me to do?"

She gave him a mocking little curtsy.

"I don't want you to kill yourself. I don't want you to let yourself be blackmailed, and I don't want you to welsh."

"But —how—" he stammered; "how in the name of—"

"That's for you to find out, Ritchie, dear,"

she said. She blew him a kiss from the tips of her fingers and left the room.

Macdonald looked after her in silence.

"Well, I'll be damned!" he said with utter, ringing conviction.

CHAPTER XIII

A GLEAM OF LIGHT

DURING the next few days neither Macdonald nor Emily Steeves, as if acting under a silent compact, referred to the words which had passed between them. He knew that it was up to him to act, but he had not the faintest idea how he could do it.

He walked about with a morose air. Even the fact that the Lincoln Park lots were selling like hot cakes did not seem to interest him. Both the cow-puncher and the count noticed his gloomy silence, and they naturally concluded that the thought of his coming suicide was beginning to distress him.

Finally one day Walsh, regardless of the fact that he had promised Macdonald never to

dissuade him from his resolve, broached the subject with what he considered to be supreme tact and dexterity.

"Listen here, Mac," he said. "Whenever I think of yer lily-white body down there in the grave, feedin' them nasty, crawlin', green worms, it sure gives me considerable pain in my instep. Now, what the hell is the use to blow out yer perfectly good brains just because of them four sheep-herdin', gander-headed coyotes down at the Eslick? Say, pard, you take my tip. Make a noise like a gold-brick, and treat that there suicide compact like a scrap of paper. Show 'em that them furriners across th' Atlantic learnt you something about the usages of up-to-date diplomacy. Don't kill yerself! Live, and keep on a livin'! They will say you was afraid. And what of that? I'd rather be a live greaser any day than a dead cow-puncher. And I knows you ain't no coward. So does the count. So does Miss Emily—"

"But does she?" Macdonald interrupted softly, and left the room.

Walsh looked after him, scratching his head. He told the count what had occurred, and the Frenchman smiled.

"My dear Andy," he said, "it seems to me that our friend is wavering between the—ah—marriage bells and the funeral bells, *hein?*"

"Well," Walsh drawled. "I lay you odds on the marriage bells. It's a few months yet before the first of April—and, believe me, little Andy's going to help some, if he can."

"So will I!" the Frenchman agreed fervently.

But all the time Macdonald continued to be a study in the primitive mud-shades of gloom and despair. It was only when he met Graham in the streets occasionally that a certain fierce joy and resolve came to him. At those moments he said to himself that he would beat that smug, sneering ex-warrior, and that he would beat him according to the girl's wishes

—by honest means; neither welshing nor permitting himself to be blackmailed.

The girl was her usual self; a quick stenographer, an efficient secretary, and coolly impersonal. But all the time he felt her steady observation of him like a physical contact, like a soft, firm hand resting lightly on his shoulder, commanding him to go ahead and act.

A dozen schemes crossed his mind, to be dismissed immediately as unfeasible. But something seemed to tell him that his salvation would come from the Western Crown. He was not a superstitious man, nor was he easily influenced by any psychic suggestions. He was just a hale, clean, young American with a sense of humour and a deep capacity for sweet, unselfish love; a young American who had been a miserable failure in the past, who was making good now, and who had a splendid, solid future before him.

He was the quintessence of prosaic healthi-

ness, and would have walked underneath a dozen ladders without the slightest qualm. But somehow he could not get rid of the idea that he was receiving a mysterious, subconscious impression which pointed straight in the direction of the Western Crown, the company in which he was insured, the company of which Graham had recently acquired control.

Finally he decided that he would obey the impulse. He would try to discover what the subterranean message portended.

"Most likely I'll waste my time and end up by kicking myself for a darned fool," he concluded his thoughts, "but—"

He had no idea how he meant to obey the impulse, nor why. But he knew at least where to apply for whatever vague, unformed information he was after. For there was Houghton senior, the man who had formerly owned control of the company and who had tried to unload it on him. So, late one afternoon, he dropped into the old man's private office. He

found him alone, as his son had gone up to British Columbia.

A wintry smile lit up the financier's parchmentlike features at the sight of Macdonald. But it was a forced smile, and his heart seemed to be plumping into his boots.

"Holy subsidies!" he thought, as he waved the other weakly into a chair. "This young man has already discovered how richly I did do him over that Western Crown deal. In a moment he will give his war-cry and hit me over the head. I have a premonition that he will not respect my grey hairs. Officer, do your duty!"

Thus, as a slight peace-offering, he handed Macdonald a fat, gaudy-banded, honoured-and-important-visitors-only cigar, and started talking feverishly of outside subjects—of bribery, corruption, saloon-license fights, indictments of State legislators, and similar kindred political matters. Macdonald smoked viciously. He did not know how to begin,

since he was not at all sure what he meant to ask. So he, too, made light conversation.

"Lovely weather we're having," he remarked, "though a bit late for the season; the prunes will soon be in full bloom—not very many of them—chiefly the pink ones; also—"

Suddenly Houghton senior gave a wild shriek. He could not longer stand the suspense.

"Stop, stop!" he shouted. "Stop, for the sake of mercy and Christianity! Do not mention the weather nor the scenery nor any other bits of local colour! Do not speak of the wild verbena which frolics in the greensward! Do not mention the spotted cow which chews her peaceful cud! Come down to tacks! Nine-inch, solid-headed, sharp-pointed brass tacks! Call me a wire-tapper! Call me a Utah Republican! Call me a near-Bulgar! Sob on my shoulder and bite my ear—only say what you have come to say. Say it quick! I am willing to arbitrate!"

He was silent. Thank God, he said to himself, that he had cashed and deposited the draft which Graham had paid for the stock.

Macdonald looked utterly bewildered; but Houghton senior misinterpreted the expression for one of fury and hatred.

"Of course, you've come to see me in regard to the Western Crown," he said meekly, looking longingly toward the door.

"Yes, Mr. Houghton. How the devil did you guess it?"

The financier interpreted Macdonald's last remark as pure, unadulterated sarcasm.

"Well, I couldn't help it," he continued a little heatedly. "That man Graham you sent to buy those shares for you is a damned fool. His hind wheels are locked, and his carbureter is out of order. He should have known better. Why, damn it, he wrote insurance for the company himself. He knew that half, three-fourths of the notes we took in payment of the premiums were unsecured. Mac, I've

an idea that measly Britisher double-crossed you."

"I beg your pardon, Mr. Houghton," Macdonald cut in. "I don't know what you are talking about. I didn't send Graham to you. I didn't buy any Western Crown nor any other shares from you—and what's more," he added under his breath, "I never shall buy any shares from you, so help me!"

He said the last words with such utter sincerity that the aged financier felt momentarily relieved.

"Say, Mac," he said, scratching his mostly bald poll, "is this the truth you are giving me, or some deep-toned, nefarious joshing?"

"It's the truth," Macdonald replied.

The other was still suspicious; so he continued severely:

"You aren't trying to be funny, are you? You aren't trying to wheedle me into childlike peace and confidence, and then—when I am not looking—to hit me on the vocal orifice

with that large hand of yours? You wouldn't do that to me, would you, my boy? You wouldn't be so cowardly as to smite an old man on the top shelf after allaying his suspicions?"

Macdonald laughed.

"I've no idea what you're talking about, Mr. Houghton. I have not the faintest intention of committing assault and battery. And I don't see any earthly reason why I should."

"Well," the other replied dubiously, "you mentioned the Western Crown stock."

Macdonald laughed again.

"Is that sufficient reason to hit a man?"

"That depends—that depends," Houghton mumbled; then he continued sternly: "Graham didn't buy those shares for you? Really?"

"I swear to you he didn't," Macdonald replied.

Houghton did not speak for a while. It occurred to him that all his fear had been for nothing, and the thought made him mad.

It also made him brave. So he blazed up.

"Then what the devil do you mean by coming here and talking to me about the Western Crown?" he shouted. "What the devil do you mean by introducing this—ah—painful subject? Have you no heart? Have you no sympathy? Have you no respect for old age?"

"Well, Mr. Houghton," Macdonald replied, "I'll be darned if I know why I came here and what I want to ask you. I obeyed a sort of impulse."

"Impulse be damned!" Houghton interrupted.

"It's so, though," Macdonald continued. "I don't know what I want. That's all there is to it."

"But you must have some reason!"

"Perhaps I have." Macdonald sighed. "It's such a long tale."

"Go ahead and tell me." Houghton smiled, for, in his own way, he liked the other, and he

noticed that something was really bothering him.

Macdonald took a long breath.

"It's got something to do with the Western Crown; with insurance and—with death."

Houghton jumped from his chair as if raised by a spring.

"Good Lord!" he shouted, running to the door. "I knew you were lying to me! *You* bought those shares, and now you're sore at me!" He flung open the door. "Help!" he shouted. "Help! Murder!"

Macdonald ran after him and pulled him back into the room.

"Sit down, you silly fool," he commanded, "and listen to me for a few minutes. I'll tell you the whole tale from the word go."

And so, for the second time that week, Macdonald told his woful tale, including his many earlier failures, the suicide compact, his rise in business, his love for the girl, and the problem which the girl had asked him to solve.

Houghton listened in silence. Somehow his heart went out to the young man in front of him, and he felt moved by a genuine desire to help him out of his dilemma.

"Plain case, it seems to me," he said. "You've got to—ah—disappoint these four gentlemen who are waiting for your death. Let that fool of a Graham advertise you for a coward. What do you care? It will be the biggest free advertisement you can get."

Macdonald sighed.

"But I told you the girl doesn't want me to welsh. I wouldn't welsh, anyway. I'm not that sort."

"Queer fish!" Houghton senior remarked and lit a cigar.

He walked up and down, blowing out volumes of smoke, "efficiency" written deeply in every piratical lineament of his face. Suddenly he stopped in front of Macdonald.

"Mac, my boy," he said, "you obeyed an A Number One, nickel-plated, all-to-the good im-

pulse when you came to me. I have bilked Graham. I bilked him for reasons of business, as part of the day's work. And now, by Heck, you and I will bilk him again—for reasons of personal animosity."

Macdonald interrupted impatiently.

"But I told you that I've got to play the game square and honest. There's Emily—"

"Damn the women!" Houghton said fervently, and resumed his walk.

Then an idea flashed through Macdonald's mind.

"Look here, Mr. Houghton," he said, "you told me you bilked Graham. Is the company as shaky as all that?"

"Very, very!" Houghton replied. "Of course, the company won't go bankrupt, if that's what you mean. Not that. You see," he added artlessly, "we couldn't afford to have her bankrupt—old Pat Kenny still has a few shares. But a couple of deaths will somewhat dent the company's assets, I'm afraid."

"Much cash in bank?"

"Well, not so very much."

"Any other investments, besides the notes?"

Houghton blushed.

"There's a good bunch of Red Cañon Copper shares among the investments."

Macdonald laughed.

"You don't mean that stuff which old Pat Kenny is offering to everybody for a tenth of a cent per share?"

"Yes. I do mean it."

"Fine and dandy," Macdonald laughed. "That stuff is assessable, isn't it?"

"Yes."

"And Pat owns control?"

"Yes."

Macdonald hit the aged financier heartily on the back.

"Mr. Houghton," he exclaimed, "I believe I've got it!"

"Let's hear, my boy."

Macdonald told him, and when he had

finished the other shook him warmly by the hand.

"My boy," he said, "you're absolutely it. You personify what the magazines call 'Romance in Business.' You're a bear-cat! You instigate a fine cordiality and a noble admiration in my heart! There is prismatic beauty in the eyes of your soul! Come with me, and I'll buy you three drinks!"

CHAPTER XIV

WASTRELS, REGENERATE

WITH the acquisition of the controlling interest in the Western Crown, a deep and subtle change came over Graham's outlook on life: a stirring of the great curtain which hangs between success and failure. Spoiled as he was by his early training, by Eton and Oxford and the army, he had yet a natural temperament and aptitude, redolent of fried fish and the Tottenham Court Road, which had been bequeathed to him by his father and which now came to the surface, forcing him into the arena of barter and trade.

One of his father's business maxims had been "Centralisation of Interests and Lessening of Overhead Charges," which, translated into the

vocabulary of the street, meant that it was up to him to force his weaker competitors out of business. This he accomplished by either sending them to the wall or by buying them out.

But, eminently shrewd and far-seeing, he never bought them out for cash, preferring to pay them in stock of his own company, thus automatically, since their money was invested in his enterprise, forcing them to add their brains and energy to his, and also lessening the possibility of their becoming once more his competitors in the future.

Whatever the psychic reasons, heredity or a transmission of astral elementals from London to Spokane, at all events Graham proceeded on the same lines which had elevated his father to the ranks of the British Empire's hereditary legislators.

He decided to buy out the interests of the other members of the suicide syndicate.

He was doubly motivated to do this. There was, first of all, his absolute conviction that

Macdonald would stick to the letter of his contract, unless the others released him voluntarily; and this implied the gain of a round sum of cash on the 1st of April of the following year. And there was, furthermore, the fear that the others might weaken at the last moment, overrule him, and make Macdonald a present of his life.

Of course, he harboured no such fear with regard to Hillyer. Not only was this cherub-faced descendant of Hengist and Horsa his partner in everything; but he also, repeatedly and specifically, repulsed all such allegations of weak-kneed, slobbery-mouthed sentimentality.

"My word, old chap," he said, "I have looked a bit of late into the philosophy of that foreign blighter, Nietzsche, or however he pronounces his bloomin' name. Superman and all that sort of piffle; jolly rippin'; sportin'—very top-hole, in fact! Of course, I do not hate Mac as you do. But—might is right! I'm afraid he'll have to kick the bally bucket."

Remained Hayes, Traube, Walsh, and the count.

Graham approached the first two immediately, and both were willing and ready to do business. Hayes seeing the phenomenal rise in Macdonald's fortunes, did not believe for a moment that he would keep his word and commit suicide. He had not much faith in the Western Crown, knowing the company's assets and peculiar business methods, and for a long time he held out for cash.

But, finding Graham adamant on that particular point, he said to himself that even a famine-stricken sparrow in the hand is worth a non-existing broiler on a problematical roof. So he traded in his share in the suicide syndicate for sixteen thousand dollars' worth of Western Crown stock at the market value.

Traube's moral reasoning was different.

"Vell," he said to Graham, "the more der 1st of April near comes, the less I care for der moral responsibility of it. I do not vant

to meddle bersonally mit death. It gifs me such a pain in der shtomach. I'm der goot-hearted son of a gun. I vould say to Mac: 'Take your life avay mit you; I gif you a bresent of it.' Vell, but dere is my ambition. Und so mein principles overrule mein sentiments yet. So I make business mit you. You gif me sixteen tausend shtock in der Vestern Crown, and I gif you mein share in der suicide, yes?"

Graham was shrewd enough to have both the gentlemen sign a paper which gave him authority to vote their shares as he wished at the coming stockholders' meeting.

So he controlled now a majority of the shares in the suicide syndicate, which released him from having to approach the count and the cow-puncher, whom he knew to be in the employ of Macdonald and loyally devoted to him. Still, he feared their opposition a little, and was very much pleased when the two men came to him of their own accord.

He did not know that they had been carefully coached by Macdonald himself. At first they both demanded cash. Then they asked for a full equivalent in Western Crown stock of their suicide equities. But Graham, secure in the knowledge that he owned the majority of the equities anyway, swore by all the gods of Jermyn Street and Bishopsgate Street Within that he would not give them a cent more than a thousand dollars' worth of stock apiece.

"I only offer you that because I'm sorry for you," he said with a smile. "Take it or leave it."

The count looked despondent, while Walsh grew profane.

"All right," he said. "You caught us with our boots off. But we gotta take it. Come across."

So Graham gave them the stock, making them sign the same power of attorney for the coming shareholders' meeting which Hayes

and Traube had signed; and he smiled a pleased smile when Walsh, as he left his office, cursed him fluently and picturesquely for a scaly-headed, heartless gila-monster.

He would have been far less pleased if he could have followed the two to the street and overheard the cow-puncher's comment to his companion.

"Ain't he the poor simp, though?" Walsh asked the Frenchman.

The count laughed.

"Of a certainty," he replied. *"Enfin,* you know—what does the poet say—'He whom the gods wish to destroy—' You know the quotation?"

"Sure I do," Walsh lied stolidly and manfully.

The shareholders' meeting of the Western Crown Life Insurance Company came off the following Saturday. Only three gentlemen were present—Houghton senior, Graham and Hillyer, who was acting as secretary, philos-

opher, friend, and general side-kick for his compatriot.

It appeared that Houghton had voting proxies not only for the few outstanding loose shares, but also for the substantial minority interest of Pat Kenny. True to his word, he voted the former proxies in favour of Graham, thus electing him to the office of president and general manager, and appointing Hillyer as secretary and treasurer of the concern.

When it came to the election of vice-president, Graham nominated Hayes, and he was perturbed when Houghton refused to second the nomination, and proposed Macdonald instead of Hayes for the office.

"Look here, Houghton," Graham exclaimed angrily. "You promised me you would vote your proxies as I want you to vote them."

"Sure enough," Houghton replied. "I'm voting all the loose shares your way. The flood-gates of my loyalty are open to you, and they are going to remain open, believe me!

My single-minded conscientiousness is so all-fired great that it's fictional. I'm for you, cap. Put it here."

He held out his aged, clawlike hand. Graham shook it rather limply.

"Then why the deuce—" he commenced; but the other silenced him with a gesture.

"Give a fellow a chance to explain," Houghton continued. "May I never lap up another highball if I don't vote those loose shares your way. But old Pat is out of town, and I promised to vote for him, too. And so I'll have to vote his shares as he asked me to; and he wants me to nominate Macdonald for vice-president."

Graham considered rapidly. What did it matter after all, he thought. Let Houghton nominate and vote all he pleased. He himself held the majority of the shares even without the support of Kenny's shares, and so he could elect Hayes into office. He was about to ask Hillyer to count the votes, with the inevitable

result which he expected, when Houghton addressed him in a confidential whisper.

"Look here, Graham," he said. "Don't misunderstand me. There's no hiatus in the manly appreciation I feel for you. But take my tip and vote for Mac as vice-president. Why not? That office ain't going to do him any good. You needn't give him any salary. You can hook all the Western Crown's war chest yourself."

Graham's features cleared a little. But he was not yet convinced.

"But what's the idea?" he asked.

"Well," Houghton replied, "a good deal of the Western Crown's assets are in Red Cañon Copper shares—a most excellent investment, I am led to believe. But, you see, Kenny holds the majority stock of that particular mining company."

"What's that got to do with it?"

"A whole lot," Houghton said. "Old Pat is right smart on the freeze-out. He hasn't

got the same high moral standard which you and I have, my boy. You don't know what old Pat mightn't do if we irritate him. He might deliberately ruin the Red Cañon. Or he might levy an assessment on the stock—you see, the stock happens to be assessable. No, no. Take my tip. Don't cross that old wart-hog. He's set his mind on seeing Mac vice-president of the Western Crown."

Graham groaned. He thought of the Red Cañon stock as one of the chief investments of the Western Crown. He thought of Pat Kenny's revenge. Then he thought of his father's last letter; of his warning that, in case he lost the money which he had lent him to acquire control of the Western Crown, Lord Graham of Penville's Home for Retired and Impecunious Retail Fish-mongers, would get the decision over him in his father's last will and testament.

Then he cheered up a little. For what did it matter after all, he thought. Macdonald's

vice-presidency would be purely nominal. More than that, he said to himself, and laughed at the thought, it was rather droll to imagine Macdonald as vice-president of the very company in which his life was insured, the very company which had been the main factor in the suicide compact.

"All right, Houghton," he agreed, and voted Macdonald into office.

So the meeting ended. At the door Houghton turned.

"When are you going to look over the books of the company?" he asked casually.

"Oh, in a day or two," Graham replied. "Why?"

"Well," Houghton replied as he opened the door, "mine and the other fellows' term of office —Pat's and Marshall's and Ritter's, you know —is only out on the first of the year. But we're going to resign at once and let you step into our shoes. You don't mind that, do you?"

"Not a bit," Graham replied. "I'm very

grateful to you, in fact. But why did you ask me about—"

"I'm coming to that," the other interrupted. "You see, it's customary to have the vice-president there when a new administration takes over the affairs of a company."

"All right, all right," Graham said. "I'll drop you a line."

Houghton left, and Graham sank back luxuriously into his chair. He was giving himself over to a series of pleasant dreams. He would assume the reins of office and responsibility at once. He would make the company a success, a big success. He would accumulate a large fortune.

On his father's death—for, of course, the old chap would have to die some day—he would return to England. The combination of his own fortune and of the one he would inherit from his father would be so overpoweringly large that he would be able to resume his rightful place in society. Arrayed against such a

wall of golden guineas, the wretched old scandal would have to be silent.

Perhaps he would make a large contribution to the fund of the party which was in office; perhaps he would go in strongly for politics himself; a K. C. G. to begin with; later on he would become a marquis—possibly a duke.

But he would have to make good, here in Spokane. That was the main consideration. For there was his father's warning. He would stick to business. His glance fell on Hillyer, who was sitting on the edge of the table, idly swinging his legs and smoking a cigarette.

"Look here, Hillyer," he said; and there was such a hard note in his voice that the other nearly lost his balance and fell from the table.

"My word, old chap," he remonstrated, "you gave me no end of a bloomin' start."

Graham continued in the same voice.

"Hillyer," he said, "I must beg you first of all to stop using such words as bloomin' around these premises."

The other broke into a hearty guffaw.

"What the devil—"

"You will also expurgate the rest of your free and easy diction. You will carefully eschew all profanities and semi-profanities," Graham continued inexorably. "You will cut out cigarette smoking during business hours. This is a business office and not a barroom."

Hillyer broke into another loud laugh. He thought that his friend was joking heavily.

"I say," he said, "you aren't going to have me qualify as mistress of the robes, or lady-in-waiting, or groom of the bed-chamber to the king—God bless him—what?"

"Not at all," Graham replied stonily. "I had you appointed as secretary and treasurer of this company, and I am going to have you qualify as such. You're going to earn your pay. You are going to work, my boy, and you are going to work jolly hard. You will be in the office punctually at eight o'clock every morning. Half an hour for lunch. No

smoking, as I said before. And, of course, no drinks."

Hillyer suddenly understood that his compatriot was perfectly serious. But when he heard that he would not even be allowed to partake of alcoholic refreshments, a look of such deep, honest grief crossed his mild cherubic countenance that Graham weakened a little.

"All right, Hillyer," he said. "I'm British, and I believe in compromise. You may take one drink with your lunch. But beer, mark you! I say," he continued very seriously, "we've got to make good, you and I. There's my father's letter. He'll be here sometime next year, with a chartered accountant; remember that. We've got to work."

Hillyer did not reply. There was such a look of brooding melancholia in his eyes that Graham relaxed still more.

"Remember the 1st of April of next year," he said. "There's a hundred thousand dollars

coming our way on that date. We'll take a little jaunt down to California and—"

"Holy Whitechapel!" Hillyer interrupted with a roar. "A fat lot of good that'll do me if you kill me with work in the meantime."

Again Graham hardened.

"You do as you're told. Eight sharp in the morning; no swearing; no cigarettes; no—"

"Oh, yes," Hillyer cut in, with a sharp laugh, "I quite forgot." He knew how touchy Graham was on the point of his self-made father; so he continued slowly: "You've all those—ah—fried-fish antecedents to contend with, haven't you?"

Graham blushed furiously, but his voice was even.

"Possibly so," he replied. "But I understand they were jolly good fried fish. They chucked my guv'nor into the House of Lords, don't you know. And I tell you that this insurance company's going to be every bit as good as my father's fried fish. You're going

to help me. If you refuse—well, I fancy it sha'n't be hard to find another secretary and treasurer."

And so, the next morning punctually at eight o'clock, William Hillyer was opening the mail addressed to the Western Crown Life Insurance Company, thinking longingly of his lunch half-hour, when he would be able to smoke a cigarette and buy himself one—just one—glass of beer.

CHAPTER XV

ANDY'S COUP

ABOUT noon of the same day Houghton senior entered Macdonald's office in the Peyton Building. Miss Steeves and Walsh were alone in the office, and they greeted him pleasantly. For they liked the old finance pirate, in spite of his many iniquities.

"Mac coming in?" he asked; and there was so much suppressed wo in his voice that Emily Steeves, who was about to go out to lunch, stopped in her tracks and looked at him anxiously.

"Mr. Macdonald will be back in half an hour," she said. "Is—is there anything wrong?"

Houghton pulled himself together. He

walked up to her, and, pretending to help her on with her coat, he whispered into her ear:

"There's nothing wrong with Mac. You go ahead and order your trousseau. Go as far as you like. I'll back the bill."

The girl blushed furiously. She looked round at Walsh; but the cow-puncher was looking out of the window, and was not paying any attention to her and to Houghton.

"You—you know—" she stammered.

Houghton smiled.

"I'm wise," he said. "I know the whole little romantic tale. You're a brick, and you'll be the making of that young Mac. I'll be best man, or give you away, or something equally important, when the wedding comes off."

"But—"

"But nothing, my child. Don't you worry. I know all about it. I know all about your conditions, about the little nut you asked Mac to crack. And he's going to crack it, believe me."

"I am so glad, so very, very glad," she smiled, and left the room.

As the door closed and Houghton was alone with Walsh, the cheerful expression faded from his face and once more gave way to one of unutterable wo and despair.

"Walsh," he said to the other, "do me a favour and call me names, bad ones! Call me an unexpurgated rustic with hay behind his ears. Call me a lockjawed, cross-eyed coyote with the mumps." He pointed at his bald head. "Come over here and smite me two or three times on my bump of iniquity and initiative."

Walsh laughed.

"Sure. I'd like to oblige you. But why all the big row?"

"Because I have as much foresight as a soda cracker. Because I know as much about business as a village smartie who knows where the little, cute pea is, and who is willing to back his opinion both with real money and with a

mortgage on grandfather's farm. Because I am an idiot."

The cow-puncher looked genuinely worried.

"Let her rip, pard," he said. "Give us a line on the whole story. Perhaps I can help you."

"It isn't me who needs help," Houghton sighed. "It's Mac. I'll tell you everything. You see, Mac told me all about that famous suicide syndicate of yours."

Walsh blushed.

"Say, Mr. Houghton, that warn't my fault," he stammered. "I never did—"

"I know, Andy; I know. Don't worry. It's Graham, first, last, and all the time. The thing could be easily arranged with a little judicious welshing. But then there's Mac's mulish sense of honour, and there's also the girl."

"Go slow, pard; go slow. What girl are you talking about?"

"I'm coming to that."

Houghton unfolded the tale which Macdonald had told him a few days before, and with most of which Walsh was, of course, already familiar.

"I had a hunch thataway," commented the cow-puncher, when the other came to the love affair between Macdonald and Emily Steeves. "I sure had a hunch them two kids were stuck on each other. And you mean to tell me them two young fools is goin' about whistling 'No Wedding Bells for Us' just because that here silk-socked, cradle-snatching sap-sucker of a Graham—"

"No, no. Not exactly that," Houghton interrupted. "But it seems the young lady is cursed with very high-minded principles, and so she has simply asked Mac to break away from the suicide compact without letting himself be blackmailed and without welshing."

Walsh was packing his ancient brier with cut plug. He sniffed contemptuously.

"Skirts are the limit," he remarked sa-

gaciously. "They expect a fellow to make noises with his ears. Believe me, I'm going to ride single for the rest of my life."

"Well," Houghton resumed his tale, "it didn't seem so very impossible at first. Mac and I stuck our heads together, and finally we hit on an excellent scheme. We figured out that there was enough cash in the bank, and enough money coming in so that the Western Crown would be able to settle that hundred thousand dollars' insurance of Mac's without going to the wall. We also figured that the company would be able to take care of all her other life insurances, given a fair to medium death-rate between now and the 1st of April of next year.

"But we knew that the company has a good deal of Red Cañon Copper shares, of which old Pat Kenny owns control. Well, we thought we'd buy the shares from Pat for a song. We knew he'd be glad to sell them at any price. Then we'd spread a few rumours

that the engineers of the mine had struck a tremendous body of paying ore—and then we'd promptly levy a whopping assessment on all the outstanding stock. We'd arrange for a few fake sales on the Spokane mining stock exchange, boosting the Red Cañon shares sky-high."

"Well, what good would that do?" Walsh inquired.

Houghton looked disgusted.

"Walsh," he said, "you've got dyspepsia in your upper story. You've got less financial clairvoyance than a Siwash buck. Don't you see? There would be just enough money in the treasury of the Western Crown, after taking care of an average number of insurances falling due between now and the 1st of April, to pay for the assessment on the Red Cañon shares. So Graham would find himself in a nice, hefty pickle.

"He would either have to nurse the resources of the company so as to pay the hundred thou-

sand dollars if Macdonald committed suicide, or he would have to fall down on the Red Cañon assessment. In the former case he wouldn't be able to pay the assessment, and the shares would be advertised and sold out on him. The Western Crown would lose what seemed to be a valuable asset; her shares would come tumbling down; nobody would have any faith in her, and there would consequently be no new insurances coming in.

"In the latter case, with nearly all the company's ready cash paid out for the Red Cañon assessment, Graham wouldn't be able to take care of the hundred thousand dollars' life insurance of Mac's. He would simply have to beg Mac to keep on living—otherwise the Western Crown would go to the wall."

Walsh looked up admiringly.

"Say, pard," he said, "I see now why you're one of the leading financiers of this here commonwealth. I also see a bright and wealthy future for friend Mac. You're all to the

gravy, believe me! But why all your excitement? Didn't you go ahead and do it?"

"Sure I did," Houghton replied with a groan. "Old Pat Kenny went down to the Red Cañon mine to see if he couldn't save a few pieces. I sent him a wire. I offered to take the shares off his hands. And I'll be darned if the old pirate doesn't wire me back—just half an hour ago—that the shares aren't for sale."

"Why not?"

"Because they actually *did* strike a big body of paying ore in the mine," Houghton exclaimed; "because old Pat not only refuses to sell, but sent a wire to Graham as president of the Western Crown, and bought the Red Cañon shares back from him for fifty thousand dollars spot cash!"

Just then the door opened, and Macdonald came into the room.

"What appears to be wrong?" he asked as

he saw the lugubrious expression on the faces of his two friends.

Houghton told him.

"It's a shame," he added. "I did everything so carefully. I attended the stockholders' meeting of the Western Crown. I even succeeded to have you elected as vice-president."

"What was that for?" Macdonald inquired.

The financier broke into a high-pitched, senile cackle.

"My boy," he said, "I imagined there would be a whole lot of anguish on that Graham party's face when he looked over the books of the Western Crown, and I wanted you to be there so that you could enjoy the sight."

"And now?"

"Now it's all off. Graham's got you coming and going. You simply have got to welsh. Never mind the girl. I'll talk to her myself. I'll talk to her like a Dutch uncle. I'll make her see the error of her ways. Leave it to me."

Macdonald shook his head.

"Can't be done, Mr. Houghton," he replied. "The girl's right. I've got to get out of this pickle without paying blackmail and without welshing. It's a question of principle."

Houghton senior burst into a wild howl of rage.

"Principles be damned!" he shouted. "I mistrust them and hate them. If I ever have a grandson I'm going to have him inoculated against them. Principles! Bosh! Rot! They're nothing but a preordained system of dangerous and asinine bunk! Forget it. Come back to earth!"

"There's the girl," Macdonald remonstrated. "There's her faith in me—"

"Lie to her, you big boob!" Houghton cried. "Women thrive on lies. They expect you to lie. I've lied to my wife all my life, and see how happy and contented *she* is. You make me sick—you—" he sputtered with rage.

Andy Walsh had been thinking quietly.

"Say, Mr. Houghton," he said suddenly, "it

was that fifty thousand bones which Graham got for the Red Cañon stuff which saved the day for him, eh?"

"Yes," Houghton replied. "Why dwell on it?"

"Well," the cow-puncher continued, "suppose a big life insurance falls due between now and the 1st of April—about seventy-five thousand dollars' worth—enough to make it impossible for the Western Crown to pay Mac's insurance in spite of that money Graham got for the Red Cañon shares?"

Houghton sighed.

"We figured on that, Andy," he replied. "I told you before there's enough money in the treasury of the Western Crown to take care of all the policies that may fall due, given a fair to medium death-rate up to the 1st of April."

"Sure you told me," Walsh insisted; "and I haven't forgotten, either. But just suppose an additional seventy-five thousand bones' policy falls due? What then?"

"Well," Houghton replied, "Mac would be saved for his friends, his girl, and the commonwealth. That's a cinch. But we can't figure on it. Nobody's going to commit suicide just to save Mac. Also, most of the insurances which have been taken out with the Western Crown are in small amounts. I guess a whole lot of additional people would have to die to save Mac, considering his noble principles," he added with a sniff.

Walsh grinned.

"Look a-here, you fellows," he said. "Did I ever tell you that I carry quite a hefty little life insurance with the Western Crown, taken out a few days before Mac took out his?"

"What?" Macdonald inquired incredulously. "You're insured with the Western Crown?"

"Sure. Don't you remember that day when I paid my share of the suicide syndicate, and when I flashed all that big roll of yellowbacks? Well, I was going to buy a hunk of coal shares with them, but Hayes persuaded me to buy a

life insurance instead. I did that. Just a few days before you took out yours. You see, if I should die just a few days before you're due to make your final kick-off, there would be—"

"I got you, my boy," Houghton interrupted with a shout of triumph, jumping from his chair. "You've got an elegant line of brains and loyalty. By heck! We'll bilk that Graham party yet."

Macdonald flushed angrily. "What the devil!" he roared. "Are you suggesting that Andy sacrifice himself—"

"Sacrifice nothing!" Houghton chuckled. "Keep your shirt on, you wild-eyed Piute! It's a case of bluff, that's all—but Graham won't know that, and if he suspects it he's in no position to take the risk that it ain't. Got it now?"

"You bet," laughed Macdonald, "we'll do him yet."

"And honestly, quite honestly," Houghton continued. "That's the beauty of it. The

girl's yours, Mac. Come on, Walsh"—he turned to the cow-puncher—"and we'll pick out a wedding present or two."

And so it happened that late that same afternoon Macdonald and Walsh paid an impromptu call on Graham in the office of the Western Crown Life Insurance Company.

Macdonald came quickly to the point. Graham listened, furious, nonplused. But there was no way out of it. He thought of his father's letter and his father's warning. Lord Graham, of Penville, would come to Spokane, together with a chartered accountant. There was the spectre of the home for retired and impecunious retail fish-mongers hanging over his head.

"All right," he said finally. "I give in."

"I knew you would," Macdonald said with a laugh. "And you'll also sign a little paper stating that you release me voluntarily from my suicide compact, won't you?"

Graham obeyed.

Macdonald returned to the office. Emily Steeves was there, together with the count.

Macdonald put his hand on his shoulder.

"Count," he said, "would you mind very much—er—" he pointed at the door—"taking the rest of the day off?"

The count look puzzled. Then suddenly he understood. He rushed up to Macdonald, shook him warmly by the hand, and, though Macdonald struggled frantically, succeeded to imprint a smacking kiss on his right cheek.

"Congratulations!" he shouted. "Congratulations"—he turned to the blushing girl—"also to you, Miss Emily!" And he was off.

Macdonald walked over to the girl. He told her exactly what had happened. He showed her the paper which Graham had signed. Then he kissed her.

"Will you marry me—to-morrow?"

"Yes, dearest."

For a long time they sat there, thinking and talking of the future. They talked of each

other; they talked of themselves, their hopes and ambitions; and then they talked of the big Northwest which would be their home.

They talked for hours and hours. Arm in arm, they walked over to the window and stood looking into the moonlit streets. The town was bathed in a mist of silver and blue; the silver of promise and the blue of hope.

There was a breeze that brought to them the warm, sweet odour of that great Northwestern world, and the blurred noises of the night were to them as the happy voices of little children.

THE END